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MISSOURI PRODUCT LIABILITY INSURANCE REPORT

1991



MISSOURI DEPARTMENT OF INSURANCE
STATISTICAL SECTION

EXECUTIVE SUMMARY

Products Liability Insurance provides protection against claims arising out of use, handling, or consumption of a product. The following report should provide detailed insight to specific characteristics of claim handling, claim costs, and profitability of this line of insurance.

As illustrated in the following graphs, products liability insurance suffered through the liability crisis of the early 1980's; however, a mostly declining loss ratio since 1985 has aided the profitability of this line. The 1989 incurred loss ratio was 18.8%, which helped the industry recoup their severe losses suffered from the years 1982-1985. The 1990 incurred loss ratio jumped back up to 175.8%; however, in 1991 the ratio fell to 32.6%, the second lowest level in the past ten years.

From 1990 to 1991, the average indemnity paid on claims, excluding claims closed without payment, greatly increased from \$13,093 to \$21,380. Over the same period, the number of closed claims remained about the same. The number of claims closed without payment continues to remain about 50% of the total claims.

The average allocated loss adjustment expense for 1991 was \$3,564, and the average initial reserve was \$8,721. Approximately 2% of all claims were paid in excess of \$100,000.

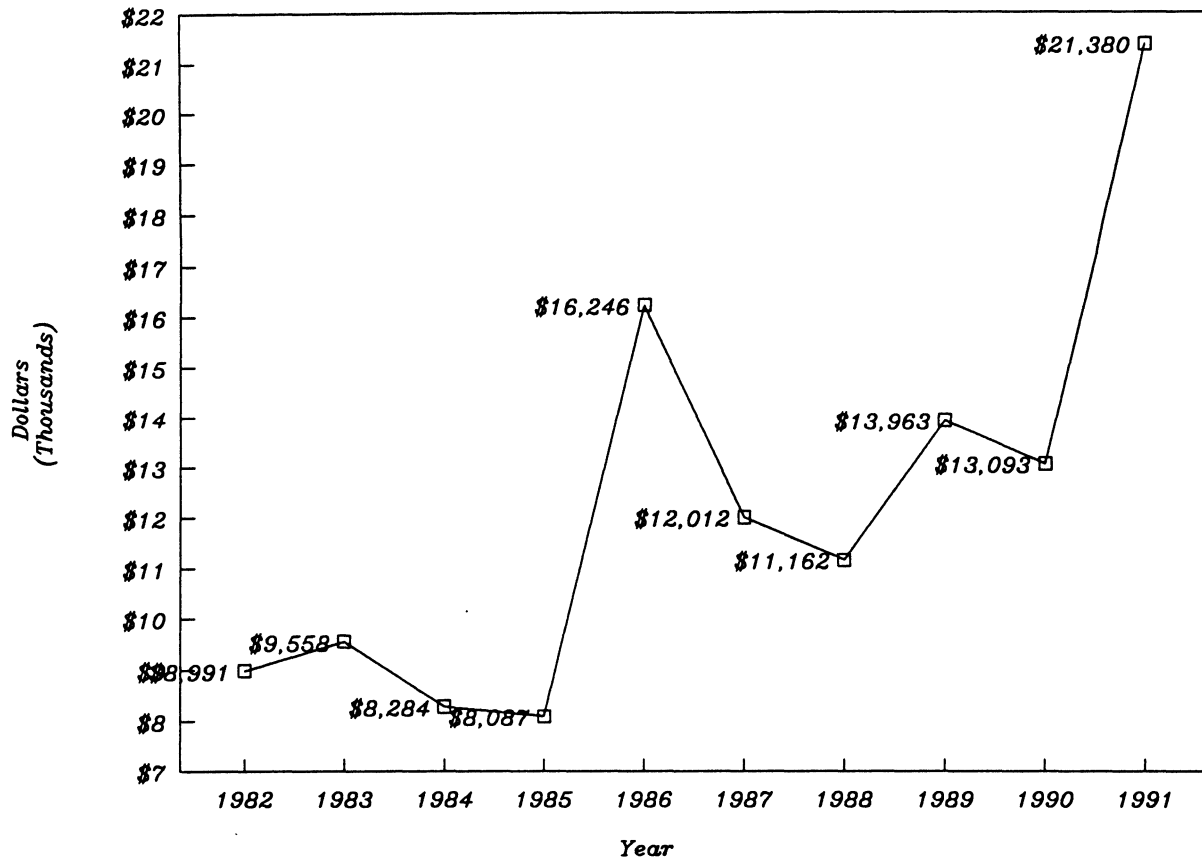
The number of companies actively writing product liability insurance has continued to increase slightly over the past three years, going from approximately 140 in 1989 to around 175 in 1991.

This report has been compiled using closed claim data as reported under Section 374.415 RSMo and the Supplement to Page 14 of the Annual Statement. Our intent is to present the legislature and other interested parties the findings from our analysis.

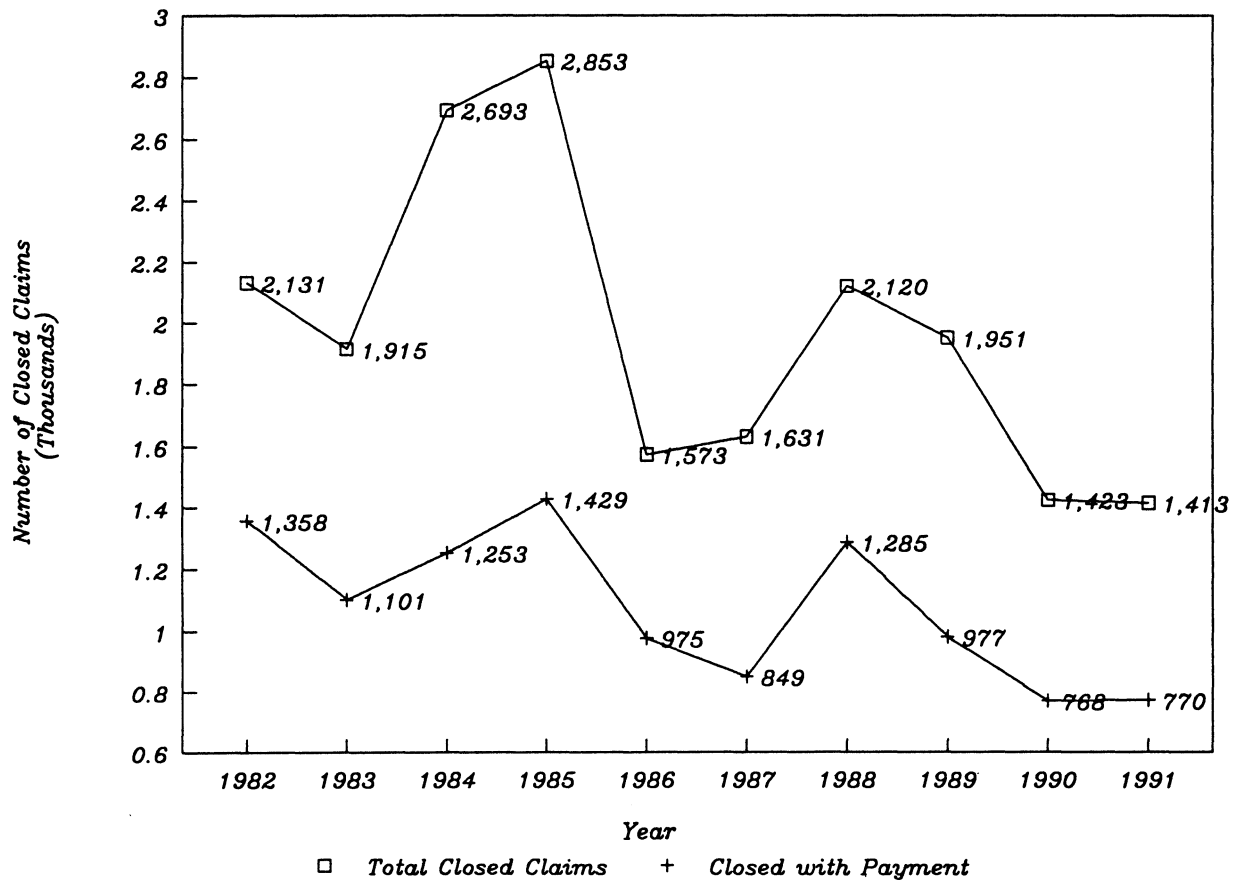
Any questions concerning this report should be addressed to the Statistical Section, Division of Company Regulation, Missouri Department of Insurance, PO Box 690, Jefferson City, MO 65102-0690.

AVERAGE INDEMNITY PAID

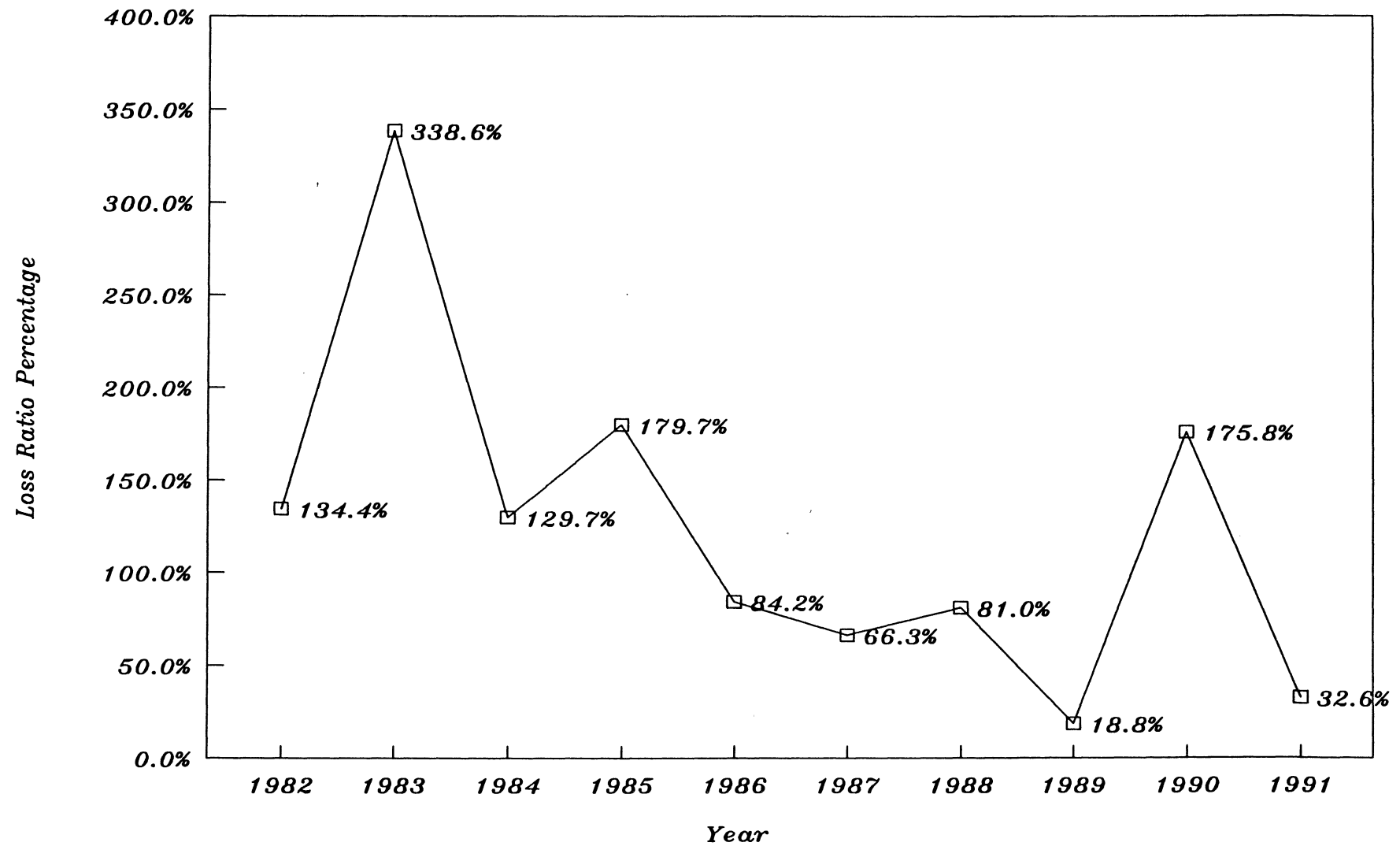
ALL PAID CLAIMS



CLOSED CLAIM COUNTS



LOSS RATIO



MISSOURI PRODUCT LIABILITY INSURANCE REPORT

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EXHIBIT I

INDEMNITY PAID

This exhibit includes five different tables by indemnity paid for the years 1989, 1990, and 1991. The first table shows the number of claims, the percent of the total number, and the percent of change for each specified indemnity paid group. The next table shows the average initial reserve and the percent of change in the average initial reserve. The next table shows the average allocated loss expense and the percent of change in the average loss expense. The fourth one shows the time from report to close as an average number of months and as a percent of change in the average number of months. The fifth and final table in this exhibit shows the total indemnity paid and the percent of change in the total indemnity paid.

DEPARTMENT OF INSURANCE
PRODUCT LIABILITY

NUMBER OF CLAIMS
BY INDEMNITY PAID

	1989 CLAIMS		1989 CHANGE	1990 CLAIMS		1990 CHANGE	1991 CLAIMS		1991 CHANGE
	PERCENT	TOTAL NUMBER	PERCENT	PERCENT	TOTAL NUMBER	PERCENT	PERCENT	TOTAL NUMBER	PERCENT
INDEMNITY PAID									
NONE	49.92	974	16.65	46.03	655	-32.75	45.51	643	-1.83
1-2,499	35.67	696	-29.77	37.03	527	-24.28	36.66	518	-1.71
2,500-4,999	5.33	104	-3.70	4.64	66	-36.54	4.53	64	-3.03
5,000-7,499	2.05	40	2.56	2.67	38	-5.00	2.41	34	-10.53
7,500-9,999	0.82	16	-36.00	1.26	18	12.50	1.34	19	5.56
10,000-24,999	2.77	54	-14.29	4.50	64	18.52	3.61	51	-20.31
25,000-49,999	1.28	25	19.05	1.48	21	-16.00	1.49	21	0.00
50,000-74,999	0.62	12	9.09	0.77	11	-8.33	1.49	21	90.91
75,000-99,999	0.31	6	-14.29	0.28	4	-33.33	0.85	12	200.00
100,000-199,999	0.46	9	28.57	0.63	9	0.00	0.85	12	33.33
200,000-299,999	0.21	4	-42.86	0.28	4	0.00	0.21	3	-25.00
300,000-399,999	0.15	3	.	0.07	1	-66.67	0.21	3	200.00
400,000-499,999	0.10	2	-33.33	0.00	0	-100.00	0.35	5	.
500,000-999,999	0.21	4	100.00	0.28	4	0.00	0.21	3	-25.00
1,000,000 OR GREATER	0.10	2	100.00	0.07	1	-50.00	0.28	4	300.00
TOTAL	100.00	1,951	-7.97	100.00	1,423	-27.06	100.00	1,413	-0.70

DEPARTMENT OF INSURANCE
PRODUCT LIABILITY

INITIAL RESERVE
BY INDEMNITY PAID

	1989 INITIAL RESERVE	1989 CHANGE IN AVERAGE	1990 INITIAL RESERVE	1990 CHANGE IN AVERAGE	1991 INITIAL RESERVE	1991 CHANGE IN AVERAGE
	AVERAGE	PERCENT	AVERAGE	PERCENT	AVERAGE	PERCENT
INDEMNITY PAID						
NONE	\$3,985.96	-22.08	\$4,970.09	24.69	\$6,745.00	35.71
1-2,499	\$3,187.02	51.90	\$2,308.74	-27.56	\$1,629.89	-29.40
2,500-4,999	\$3,804.39	-12.11	\$8,710.05	128.95	\$4,890.97	-43.85
5,000-7,499	\$12,897.50	117.57	\$10,519.08	-18.44	\$8,418.68	-19.97
7,500-9,999	\$7,800.50	-33.59	\$12,161.11	55.90	\$10,061.16	-17.27
10,000-24,999	\$17,160.19	9.02	\$17,101.28	-0.34	\$20,386.63	19.21
25,000-49,999	\$19,640.20	-6.87	\$43,721.43	122.61	\$21,455.95	-50.93
50,000-74,999	\$22,958.33	32.43	\$50,318.18	119.17	\$44,195.48	-12.17
75,000-99,999	\$62,500.00	72.58	\$20,250.00	-67.60	\$46,083.33	127.57
100,000-199,999	\$75,055.56	140.45	\$75,430.56	0.50	\$51,666.67	-31.50
200,000-299,999	\$42,500.00	-32.00	\$17,500.00	-58.82	\$80,000.00	357.14
300,000-399,999	\$50,333.33	.	\$7,500.00	-85.10	\$20,500.00	173.33
400,000-499,999	\$105,000.00	18.64	.	.	\$215,600.00	.
500,000-999,999	\$75,625.00	-53.46	\$134,480.25	77.83	\$283,333.33	110.69
1,000,000 OR GREATER	\$50,000.00	-95.45	\$100,000.00	100.00	\$132,500.00	32.50
TOTAL	\$5,542.81	1.58	\$6,821.53	23.07	\$8,720.90	27.84

DEPARTMENT OF INSURANCE
PRODUCT LIABILITY

ALLOCATED LOSS EXPENSE
BY INDEMNITY PAID

	1989 LOSS EXPENSE	1989 CHANGE IN AVERAGE	1990 LOSS EXPENSE	1990 CHANGE IN AVERAGE	1991 LOSS EXPENSE	1991 CHANGE IN AVERAGE
	AVERAGE	PERCENT	AVERAGE	PERCENT	AVERAGE	PERCENT
INDEMNITY PAID						
NONE	\$1,981.37	-43.98	\$1,650.52	-16.70	\$1,342.89	-18.64
1-2,499	\$771.98	-13.17	\$547.22	-29.11	\$330.55	-39.59
2,500-4,999	\$2,853.81	111.65	\$2,402.17	-15.83	\$1,504.30	-37.38
5,000-7,499	\$3,397.83	24.21	\$8,959.24	163.68	\$4,675.71	-47.81
7,500-9,999	\$5,433.69	52.33	\$6,085.89	12.00	\$3,106.42	-48.96
10,000-24,999	\$9,777.59	-63.90	\$20,214.31	106.74	\$12,564.94	-37.84
25,000-49,999	\$9,370.60	-17.38	\$29,325.05	212.95	\$11,739.67	-59.97
50,000-74,999	\$13,832.67	1.08	\$18,463.45	33.48	\$29,100.95	57.61
75,000-99,999	\$42,019.50	37.21	\$13,627.75	-67.57	\$27,896.50	104.70
100,000-199,999	\$56,731.00	-47.31	\$50,094.89	-11.70	\$25,250.50	-49.59
200,000-299,999	\$408,924.25	633.63	\$30,138.25	-92.63	\$14,292.67	-52.58
300,000-399,999	\$33,002.67	.	\$2,451.00	-92.57	\$75,839.00	2994.21
400,000-499,999	\$26,924.50	-65.18	.	.	\$73,825.40	.
500,000-999,999	\$80,861.50	360.81	\$63,988.50	-20.87	\$88,804.33	38.78
1,000,000 OR GREATER	\$199,771.50	-95.07	\$398,323.00	99.39	\$161,183.00	-59.53
TOTAL	\$3,684.92	-34.62	\$3,776.04	2.47	\$3,563.96	-5.62

DEPARTMENT OF INSURANCE
PRODUCT LIABILITY

TIME FROM REPORT TO CLOSE
BY INDEMNITY PAID

	1989 NUMBER OF MONTHS	1989 CHANGE IN AVERAGE	1990 NUMBER OF MONTHS	1990 CHANGE IN AVERAGE	1991 NUMBER OF MONTHS	1991 CHANGE IN AVERAGE
	AVERAGE	PERCENT	AVERAGE	PERCENT	AVERAGE	PERCENT
INDEMNITY PAID						
NONE	14	-34.11	13	-6.60	14	8.45
1-2,499	13	-35.53	7	-44.13	8	6.99
2,500-4,999	19	-5.94	17	-12.38	16	-6.11
5,000-7,499	27	35.81	21	-21.77	19	-7.12
7,500-9,999	21	12.98	18	-13.54	31	74.38
10,000-24,999	29	-21.21	31	6.58	29	-7.46
25,000-49,999	31	-10.11	39	29.19	35	-12.08
50,000-74,999	35	1.12	39	10.92	32	-16.12
75,000-99,999	30	-38.60	28	-8.33	39	40.61
100,000-199,999	56	-1.96	31	-45.47	39	26.71
200,000-299,999	39	32.11	50	29.22	30	-40.37
300,000-399,999	59	.	38	-35.59	36	-6.14
400,000-499,999	50	89.87	.	.	24	.
500,000-999,999	40	76.67	31	-22.64	21	-31.71
1,000,000 OR GREATER	66	263.89	35	-46.56	31	-12.86
TOTAL	15	-28.00	13	-15.43	14	6.48

DEPARTMENT OF INSURANCE
PRODUCT LIABILITY

DISTRIBUTION OF LOSSES
BY INDEMNITY PAID

	1989 INDEMNITY	1989 CHANGE	1990 INDEMNITY	1990 CHANGE	1991 INDEMNITY	1991 CHANGE
	TOTAL	PERCENT	TOTAL	PERCENT	TOTAL	PERCENT
INDEMNITY PAID						
1-2,499	\$594,591	-41.19	\$331,299	-44.28	\$335,201	1.18
2,500-4,999	\$321,436	-8.78	\$215,446	-32.97	\$213,744	-0.79
5,000-7,499	\$231,599	1.38	\$221,023	-4.57	\$195,202	-11.68
7,500-9,999	\$135,006	-35.54	\$149,044	10.40	\$160,332	7.57
10,000-24,999	\$781,439	-19.29	\$994,971	27.33	\$814,882	-18.10
25,000-49,999	\$777,428	14.08	\$670,064	-13.81	\$694,854	3.70
50,000-74,999	\$742,666	20.66	\$628,786	-15.33	\$1,232,920	96.08
75,000-99,999	\$506,443	-10.19	\$339,100	-33.04	\$963,202	184.05
100,000-199,999	\$1,044,121	1.32	\$1,274,646	22.08	\$1,426,330	11.90
200,000-299,999	\$1,019,688	-41.80	\$974,451	-4.44	\$733,500	-24.73
300,000-399,999	\$916,963	.	\$398,725	-56.52	\$1,021,085	156.09
400,000-499,999	\$910,500	-33.10	\$0	-100.00	\$2,122,392	.
500,000-999,999	\$2,982,139	145.25	\$2,658,242	-10.86	\$2,049,291	-22.91
1,000,000 OR GREATER	\$2,677,364	-38.49	\$1,199,946	-55.18	\$4,500,000	275.02
TOTAL	\$13,641,383	-4.89	\$10,055,743	-26.29	\$16,462,935	63.72

EXHIBIT II

TIME STUDY

Exhibit II is primarily a time study. There are two groups of tables in this exhibit. The first group of two tables is by time from incident to report, and the second group of five tables is by time from report to close.

Table 1 of the first group shows the number of paid claims for 1989, 1990, and 1991, the percent of the total number, and the percent of change in the total number, while Table 2 of this group shows the average indemnity paid and the percent of change in the average indemnity for the same three years.

The five tables in the second group, those by time from report to close, also contain data for 1989, 1990, and 1991. The first of these tables shows average initial reserve and the percent of change in the average initial reserve. The second table in this group shows the average allocated loss expense and the percent of change in the average allocated loss expense. The next table shows the number of paid claims, the percent of the total number, and the percent of change in the total number of claims. The fourth table shows the number of claims closed without payment, the percent of the total number, and the percent of change in the total number of claims closed without payment. The final table in this group shows the average indemnity paid and the percent of change in the average indemnity.

DEPARTMENT OF INSURANCE
PRODUCT LIABILITY
NUMBER OF PAID CLAIMS
BY TIME FROM INCIDENT TO REPORT

MONTHS FROM INCIDENT TO REPORT	1989 CLAIMS		1989 CHANGE	1990 CLAIMS		1990 CHANGE	1991 CLAIMS		1991 CHANGE
	PERCENT	TOTAL NUMBER	PERCENT	PERCENT	TOTAL NUMBER	PERCENT	PERCENT	TOTAL NUMBER	PERCENT
0-6	47.19	461	-16.03	70.05	538	16.70	74.68	575	6.88
7-12	6.45	63	28.57	7.94	61	-3.17	7.79	60	-1.64
13-18	2.87	28	-12.50	4.04	31	10.71	3.38	26	-16.13
19-24	4.61	45	32.35	3.26	25	-44.44	3.64	28	12.00
25-30	1.64	16	-27.27	2.60	20	25.00	3.38	26	30.00
31-36	1.43	14	27.27	1.17	9	-35.71	1.30	10	11.11
37-42	0.82	8	0.00	1.04	8	0.00	1.30	10	25.00
43-48	0.61	6	-40.00	0.78	6	0.00	0.26	2	-66.67
49-54	0.72	7	-22.22	0.52	4	-42.86	0.26	2	-50.00
55-60	0.51	5	150.00	0.52	4	-20.00	1.30	10	150.00
61-66	0.10	1	-75.00	0.65	5	400.00	0.26	2	-60.00
67-72	0.51	5	-73.68	0.13	1	-80.00	0.39	3	200.00
73-78	10.24	100	809.09	0.52	4	-96.00	0.65	5	25.00
79-84	0.00	0	-100.00	0.26	2	.	0.00	0	-100.00
85-90	0.41	4	-95.24	0.13	1	-75.00	0.00	0	-100.00
91-96	0.20	2	-75.00	0.00	0	-100.00	0.13	1	.
97-102	0.51	5	-28.57	0.00	0	-100.00	0.26	2	.
103-108	0.61	6	500.00	0.13	1	-83.33	0.00	0	-100.00
GREATER THAN 108	20.57	201	-51.68	6.25	48	-76.12	1.04	8	-83.33
TOTAL	100.00	977	-23.97	100.00	768	-21.39	100.00	770	0.26

DEPARTMENT OF INSURANCE
PRODUCT LIABILITY

AVERAGE INDEMNITY
BY TIME FROM INCIDENT TO REPORT

MONTHS FROM INCIDENT TO REPORT	1989 INDEMNITY AVERAGE	1989 CHANGE IN AVERAGE PERCENT	1990 INDEMNITY AVERAGE	1990 CHANGE IN AVERAGE PERCENT	1991 INDEMNITY AVERAGE	1991 CHANGE IN AVERAGE PERCENT
0-6	\$9,097.53	35.14	\$7,601.84	-16.44	\$9,706.50	27.69
7-12	\$21,297.92	-57.04	\$20,826.70	-2.21	\$37,699.30	81.01
13-18	\$74,766.36	353.32	\$16,283.16	-78.22	\$131,888.35	709.97
19-24	\$14,761.13	-9.25	\$53,160.60	260.14	\$18,223.50	-65.72
25-30	\$49,290.56	359.99	\$17,968.45	-63.55	\$32,183.96	79.11
31-36	\$29,731.29	256.94	\$18,995.44	-36.11	\$119,856.60	530.98
37-42	\$7,553.38	103.12	\$30,239.25	300.34	\$37,179.70	22.95
43-48	\$7,529.17	-62.50	\$3,333.33	-55.73	\$101,750.00	2952.50
49-54	\$16,803.00	58.66	\$10,012.75	-40.41	\$28,110.00	180.74
55-60	\$13,800.00	3580.00	\$25,300.00	83.33	\$36,580.00	44.58
61-66	\$7,500.00	-92.44	\$44,283.20	490.44	\$4,000.00	-90.97
67-72	\$5,175.00	229.77	\$555.00	-89.28	\$2,096.67	277.78
73-78	\$2,127.30	-23.17	\$21,274.50	900.07	\$307,963.00	1347.57
79-84	.	.	\$787.50	.	.	.
85-90	\$375,042.00	21542.84	\$2,705.00	-99.28	.	.
91-96	\$590.00	-73.78	.	.	\$540.00	.
97-102	\$1,354.00	-95.68	.	.	\$1,412.50	.
103-108	\$1,882.50	408.78	\$6,500.00	245.29	.	.
GREATER THAN 108	\$10,374.70	-23.37	\$33,549.77	223.38	\$11,281.25	-66.37
TOTAL	\$13,962.52	25.09	\$13,093.42	-6.22	\$21,380.44	63.29

DEPARTMENT OF INSURANCE
PRODUCT LIABILITY

AVERAGE INITIAL RESERVE
BY TIME FROM REPORT TO CLOSE

	1989 RESERVE	1989 CHANGE IN AVERAGE	1990 RESERVE	1990 CHANGE IN AVERAGE	1991 RESERVE	1991 CHANGE IN AVERAGE
	AVERAGE	PERCENT	AVERAGE	PERCENT	AVERAGE	PERCENT
MONTHS FROM REPORT TO CLOSE						
0-6	\$1,802.54	0.56	\$2,568.95	42.52	\$2,283.81	-11.10
7-12	\$7,474.66	104.31	\$5,468.12	-26.84	\$23,353.82	327.09
13-18	\$11,067.34	-62.00	\$21,036.86	90.08	\$30,442.30	44.71
19-24	\$6,840.23	-59.38	\$19,173.86	180.31	\$13,202.51	-31.14
25-30	\$9,854.13	-14.06	\$34,256.29	247.63	\$10,192.83	-70.25
31-36	\$12,951.72	14.53	\$14,922.85	15.22	\$22,605.96	51.49
37-42	\$16,206.52	138.37	\$11,689.95	-27.87	\$12,081.14	3.35
43-48	\$6,175.00	-17.14	\$27,265.00	341.54	\$27,073.53	-0.70
49-54	\$29,425.00	455.63	\$20,575.00	-30.08	\$22,444.44	9.09
55-60	\$12,660.00	343.03	\$11,341.67	-10.41	\$28,954.55	155.29
61-66	\$26,250.00	245.39	\$18,625.00	-29.05	\$6,625.00	-64.43
67-72	\$55,000.00	438.90	\$17,785.71	-67.66	\$8,375.00	-52.91
73-78	\$13,625.00	734.68	\$24,694.25	81.24	\$9,666.67	-60.85
79-84	\$125,000.00	24900.00	\$25,000.00	-80.00	\$2,666.67	-89.33
85-90	\$17,425.00	713.17	\$18,000.00	3.30	\$52,500.00	191.67
91-96	\$15,512.50	.	.	.	\$1,500.00	.
97-102	\$15,000.00	2581.82	\$127,500.00	750.00	\$40,000.00	-68.63
103-108	\$0.00	.	\$50,000.00	.	.	.
GREATER THAN 108	\$7,250.00	406.99	\$1,000.00	-86.21	\$15,000.00	1400.00
TOTAL	\$7,094.87	24.95	\$8,400.55	18.40	\$10,370.91	23.46

DEPARTMENT OF INSURANCE
PRODUCT LIABILITY

AVERAGE ALLOCATED LOSS EXPENSES
BY TIME FROM REPORT TO CLOSE

	1989 LOSS EXPENSE	1989 CHANGE IN AVERAGE	1990 LOSS EXPENSE	1990 CHANGE IN AVERAGE	1991 LOSS EXPENSE	1991 CHANGE IN AVERAGE
	AVERAGE	PERCENT	AVERAGE	PERCENT	AVERAGE	PERCENT
MONTHS FROM REPORT TO CLOSE						
0-6	\$95.97	10.56	\$90.48	-5.73	\$205.00	126.58
7-12	\$770.80	82.86	\$1,034.09	34.16	\$3,801.20	267.59
13-18	\$1,910.11	-97.61	\$6,363.08	233.13	\$8,381.23	31.72
19-24	\$19,176.00	209.62	\$5,688.14	-70.34	\$10,123.79	77.98
25-30	\$7,512.88	-18.65	\$24,757.05	229.53	\$20,471.71	-17.31
31-36	\$7,200.28	7.36	\$30,904.81	329.22	\$13,590.35	-56.03
37-42	\$7,015.80	-5.18	\$9,498.52	35.39	\$10,771.68	13.40
43-48	\$19,750.15	91.13	\$31,165.65	57.80	\$25,937.00	-16.78
49-54	\$27,361.71	371.20	\$32,844.00	20.04	\$19,096.89	-41.86
55-60	\$5,955.30	37.49	\$25,430.08	327.02	\$28,878.82	13.56
61-66	\$81,755.88	1341.61	\$51,687.58	-36.78	\$13,475.00	-73.93
67-72	\$13,503.50	116.70	\$9,809.43	-27.36	\$5,651.25	-42.39
73-78	\$11,196.75	106.00	\$3,853.75	-65.58	\$10,446.67	171.08
79-84	\$20,488.00	816.21	\$38,800.00	89.38	\$12,214.33	-68.52
85-90	\$41,784.25	3720.15	\$11,556.25	-72.34	\$43,824.00	279.22
91-96	\$0.00	-100.00	.	.	\$0.00	.
97-102	\$36,240.33	15805.52	\$3,067.00	-91.54	\$36,671.00	1095.66
103-108	\$4,212.00	1550.47	\$66,054.00	1468.23	.	.
GREATER THAN 108	\$12,953.50	-89.82	\$1,929.00	-85.11	\$15,337.00	695.08
TOTAL	\$5,383.25	-23.10	\$5,588.82	3.82	\$5,418.69	-3.04

DEPARTMENT OF INSURANCE
PRODUCT LIABILITY

NUMBER OF PAID CLAIMS
BY TIME FROM REPORT TO CLOSE

	1989 NUMBER OF CLAIMS		1989 CHANGE	1990 NUMBER OF CLAIMS		1990 CHANGE	1991 NUMBER OF CLAIMS		1991 CHANGE
	PERCENT	TOTAL	PERCENT	PERCENT	TOTAL	PERCENT	PERCENT	TOTAL	PERCENT
MONTHS FROM REPORT TO CLOSE									
0-6	42.78	418	-29.15	60.42	464	11.00	54.03	416	-10.34
7-12	12.18	119	-30.00	9.64	74	-37.82	10.78	83	12.16
13-18	6.65	65	-7.14	7.68	59	-9.23	6.88	53	-10.17
19-24	7.68	75	13.64	3.78	29	-61.33	9.74	75	158.62
25-30	12.38	121	157.45	2.73	21	-82.64	4.55	35	66.67
31-36	5.94	58	-1.69	3.52	27	-53.45	3.38	26	-3.70
37-42	4.71	46	2.22	2.73	21	-54.35	2.86	22	4.76
43-48	2.05	20	-50.00	2.21	17	-15.00	2.21	17	0.00
49-54	1.43	14	-41.67	1.04	8	-42.86	1.17	9	12.50
55-60	1.02	10	-56.52	1.56	12	20.00	1.43	11	-8.33
61-66	0.82	8	-68.00	1.56	12	50.00	0.52	4	-66.67
67-72	0.20	2	-88.24	0.91	7	250.00	0.52	4	-42.86
73-78	0.41	4	-76.47	0.52	4	0.00	0.78	6	50.00
79-84	0.10	1	-83.33	0.52	4	300.00	0.39	3	-25.00
85-90	0.41	4	-71.43	0.52	4	0.00	0.26	2	-50.00
91-96	0.41	4	33.33	0.00	0	-100.00	0.13	1	.
97-102	0.31	3	-94.92	0.26	2	-33.33	0.13	1	-50.00
103-108	0.10	1	-80.00	0.13	1	0.00	0.00	0	-100.00
GREATER THAN 108	0.41	4	-20.00	0.26	2	-50.00	0.26	2	0.00
TOTAL	100.00	977	-23.97	100.00	768	-21.39	100.00	770	0.26

DEPARTMENT OF INSURANCE
PRODUCT LIABILITY

CLOSED WITHOUT PAYMENT
BY TIME FROM REPORT TO CLOSE

	1989 NUMBER OF CLAIMS		1989 CHANGE	1990 NUMBER OF CLAIMS		1990 CHANGE	1991 NUMBER OF CLAIMS		1991 CHANGE
	PERCENT	TOTAL	PERCENT	PERCENT	TOTAL	PERCENT	PERCENT	TOTAL	PERCENT
MONTHS FROM REPORT TO CLOSE									
0-6	53.29	519	63.21	56.34	369	-28.90	53.97	347	-5.96
7-12	11.70	114	0.00	15.42	101	-11.40	13.37	86	-14.85
13-18	7.70	75	20.97	7.18	47	-37.33	8.40	54	14.89
19-24	5.13	50	-53.27	4.89	32	-36.00	4.98	32	0.00
25-30	10.99	107	268.97	3.97	26	-75.70	2.49	16	-38.46
31-36	1.85	18	-14.29	2.29	15	-16.67	2.80	18	20.00
37-42	1.85	18	-25.00	1.98	13	-27.78	6.38	41	215.38
43-48	2.05	20	-28.57	1.68	11	-45.00	2.02	13	18.18
49-54	1.23	12	-73.91	1.37	9	-25.00	1.24	8	-11.11
55-60	1.03	10	-47.37	1.22	8	-20.00	0.47	3	-62.50
61-66	0.51	5	-66.67	1.53	10	100.00	0.31	2	-80.00
67-72	0.62	6	-25.00	0.31	2	-66.67	0.93	6	200.00
73-78	0.51	5	-61.54	0.31	2	-60.00	0.47	3	50.00
79-84	0.41	4	-33.33	0.00	0	-100.00	1.40	9	.
85-90	0.00	0	-100.00	0.15	1	.	0.31	2	100.00
91-96	0.31	3	-62.50	0.15	1	-66.67	0.00	0	-100.00
97-102	0.21	2	-50.00	0.00	0	-100.00	0.16	1	.
103-108	0.00	0	-100.00	0.31	2	.	0.00	0	-100.00
GREATER THAN 108	0.62	6	20.00	0.92	6	0.00	0.31	2	-66.67
TOTAL	100.00	974	16.65	100.00	655	-32.75	100.00	643	-1.83

DEPARTMENT OF INSURANCE
PRODUCT LIABILITY

AVERAGE INDEMNITY
BY TIME FROM REPORT TO CLOSE

MONTHS FROM REPORT TO CLOSE	1989 INDEMNITY		1990 INDEMNITY		1991 INDEMNITY	
	AVERAGE	1989 CHANGE IN AVERAGE	AVERAGE	1990 CHANGE IN AVERAGE	AVERAGE	1991 CHANGE IN AVERAGE
		PERCENT		PERCENT		PERCENT
0-6	\$1,525.67	0.77	\$2,037.92	33.58	\$1,747.84	-14.23
7-12	\$4,641.32	49.49	\$11,730.36	152.74	\$24,262.73	106.84
13-18	\$12,781.89	-84.58	\$16,232.49	27.00	\$45,789.06	182.08
19-24	\$10,970.79	-61.05	\$10,574.55	-3.61	\$25,497.25	141.12
25-30	\$19,192.88	-35.67	\$76,679.67	299.52	\$53,368.03	-30.40
31-36	\$12,086.00	-39.38	\$69,404.44	474.25	\$118,900.88	71.32
37-42	\$16,490.63	69.03	\$30,322.67	83.88	\$42,215.00	39.22
43-48	\$125,432.30	1008.39	\$25,939.06	-79.32	\$134,752.94	419.50
49-54	\$98,658.29	481.13	\$29,254.63	-70.35	\$26,512.44	-9.37
55-60	\$6,483.40	-30.50	\$108,441.83	1572.61	\$44,893.91	-58.60
61-66	\$60,766.63	1334.18	\$19,043.75	-68.66	\$7,783.25	-59.13
67-72	\$150,375.00	561.27	\$50,757.71	-66.25	\$5,115.75	-89.92
73-78	\$85,500.00	774.23	\$4,168.75	-95.12	\$15,916.17	281.80
79-84	\$20,000.00	497.01	\$24,122.25	20.61	\$3,263.33	-86.47
85-90	\$42,625.00	594.53	\$10,187.50	-76.10	\$70,000.00	587.12
91-96	\$1,120.25	-79.63	.	.	\$22,500.00	.
97-102	\$50,300.00	2527.72	\$35,102.50	-30.21	\$68,250.00	94.43
103-108	\$1,477,418.00	122487.0	\$25,000.00	-98.31	.	.
GREATER THAN 108	\$27,233.25	-49.23	\$23,750.00	-12.79	\$42,000.00	76.84
TOTAL	\$13,962.52	25.09	\$13,093.42	-6.22	\$21,380.44	63.29

EXHIBIT III

SEVERITY BODILY INJURY/PROPERTY DAMAGE

This exhibit includes four tables dealing with the severity of bodily injury or property damage, all for 1989, 1990, and 1991. The first of these tables shows the number of paid claims, the percent of the total number, and the percent of change in the total number. The second one shows the length of time from report to close in average months and the percent of change in the average number of months. The next table shows the average indemnity paid and the percent of change in the average indemnity. The fourth and final table in this exhibit shows the average initial reserve and the percent of change in the average initial reserve. The bodily injury information and the property damage information is presented together in each of the tables in this exhibit.

DEPARTMENT OF INSURANCE
PRODUCT LIABILITY
NUMBER OF PAID CLAIMS

	1989 CLAIMS		1989 CHANGE	1990 CLAIMS		1990 CHANGE	1991 CLAIMS		1991 CHANGE
	PERCENT	TOTAL NUMBER		PERCENT	TOTAL NUMBER		PERCENT	TOTAL NUMBER	
SEVERITY-BODILY INJURY/PROPERTY DAMAGE									
BI - NONE	4.03	29	123.08	4.73	23	-20.69	1.44	7	-69.57
BI - EMOTIONAL ONLY	2.64	19	0.00	2.26	11	-42.11	2.27	11	0.00
BI - TEMPORARY	45.34	326	9.76	59.88	291	-10.74	71.75	348	19.59
BI - PERMANENT	43.53	313	-51.99	32.10	156	-50.16	22.27	108	-30.77
BI - DEATH	4.45	32	77.78	1.03	5	-84.38	2.27	11	120.00
BI ----- TOTAL	100.00	719	-28.03	100.00	486	-32.41	100.00	485	-0.21

PD - NONE	1.94	5	-50.00	3.87	11	120.00	3.13	9	-18.18
PD - MINOR	55.04	142	-6.58	56.34	160	12.68	59.72	172	7.50
PD - INTERMEDIATE	27.52	71	-18.39	33.10	94	32.39	25.00	72	-23.40
PD - MAJOR	15.50	40	-6.98	6.69	19	-52.50	12.15	35	84.21
PD ----- TOTAL	100.00	258	-11.64	100.00	284	10.08	100.00	288	1.41
TOTAL OF TOTALS >>>	100.00	977	-24.32	100.00	770	-21.19	100.00	773	0.39

DEPARTMENT OF INSURANCE
PRODUCT LIABILITY
LENGTH FROM REPORT TO CLOSE

	1989 MONTHS	1989 CHANGE IN AVERAGE	1990 MONTHS	1990 CHANGE IN AVERAGE	1991 MONTHS	1991 CHANGE IN AVERAGE
	AVERAGE	PERCENT	AVERAGE	PERCENT	AVERAGE	PERCENT
SEVERITY-BODILY INJURY/PROPERTY DAMAGE						
BI - NONE	23	73.54	11	-52.96	9	-14.86
BI - EMOTIONAL ONLY	16	116.43	10	-37.29	13	34.55
BI - TEMPORARY	15	38.90	9	-42.91	12	37.06
BI - PERMANENT	22	-33.16	31	40.71	29	-6.32
BI - DEATH	34	-1.47	44	29.90	29	-34.62
BI ----- TOTAL	19	-24.17	16	-15.66	16	-0.88

PD - NONE	3	-76.15	10	288.11	12	23.32
PD - MINOR	8	59.78	6	-29.78	7	20.81
PD - INTERMEDIATE	10	11.10	7	-28.41	9	24.57
PD - MAJOR	20	12.60	27	32.96	27	-2.05
PD ----- TOTAL	10	24.49	8	-25.43	10	28.22
TOTAL OF TOTALS >>>	15	-12.31	12	-19.04	13	8.40

DEPARTMENT OF INSURANCE
PRODUCT LIABILITY

AVERAGE INDEMNITY

	1989 INDEMNITY	1989 CHANGE IN AVERAGE	1990 INDEMNITY	1990 CHANGE IN AVERAGE	1991 INDEMNITY	1991 CHANGE IN AVERAGE
	AVERAGE	PERCENT	AVERAGE	PERCENT	AVERAGE	PERCENT
SEVERITY-BODILY INJURY/PROPERTY DAMAGE						
BI - NONE	\$7,431.00	-5.63	\$3,437.70	-53.74	\$9,741.71	183.38
BI - EMOTIONAL ONLY	\$4,765.26	-26.24	\$543.36	-88.60	\$1,066.73	96.32
BI - TEMPORARY	\$4,606.96	-76.74	\$2,548.76	-44.68	\$3,022.38	18.58
BI - PERMANENT	\$28,458.57	289.23	\$46,403.90	63.06	\$80,745.80	74.01
BI - DEATH	\$24,410.13	-76.22	\$14,098.20	-42.24	\$168,860.55	1097.75
BI ----- TOTAL	\$15,989.66	25.57	\$16,741.22	4.70	\$24,143.77	44.22

PD - NONE	\$458.40	-93.35	\$12,766.82	2685.08	\$1,353.56	-89.40
PD - MINOR	\$6,493.56	145.29	\$2,489.41	-61.66	\$7,005.36	181.41
PD - INTERMEDIATE	\$5,788.83	48.03	\$10,306.70	78.04	\$11,465.81	11.25
PD - MAJOR	\$18,657.43	12.99	\$21,207.42	13.67	\$76,860.54	262.42
PD ----- TOTAL	\$8,068.53	54.84	\$6,727.15	-16.62	\$16,433.20	144.28
TOTAL OF TOTALS >>>	\$12,029.10	34.07	\$11,734.19	-2.45	\$20,288.48	72.90

DEPARTMENT OF INSURANCE
PRODUCT LIABILITY

AVERAGE INITIAL RESERVE

	1989		1990		1991	
	1989 RESERVE	CHANGE IN AVERAGE	1990 RESERVE	CHANGE IN AVERAGE	1991 RESERVE	CHANGE IN AVERAGE
	AVERAGE	PERCENT	AVERAGE	PERCENT	AVERAGE	PERCENT
SEVERITY-BODILY INJURY/PROPERTY DAMAGE						
BI - NONE	\$8,133.00	43.00	\$10,772.57	32.46	\$6,714.29	-37.67
BI - EMOTIONAL ONLY	\$2,353.00	9.31	\$2,445.82	3.94	\$1,731.82	-29.19
BI - TEMPORARY	\$4,283.83	-34.67	\$4,054.30	-5.36	\$2,697.35	-33.47
BI - PERMANENT	\$10,192.96	84.87	\$22,384.73	119.61	\$34,905.82	55.94
BI - DEATH	\$24,468.75	-31.02	\$18,098.20	-26.04	\$82,272.73	354.59
BI ----- TOTAL	\$7,858.82	24.70	\$10,364.16	31.88	\$11,710.42	12.99

PD - NONE	\$1,220.40	-92.04	\$6,214.55	409.22	\$1,827.78	-70.59
PD - MINOR	\$4,258.93	72.39	\$3,821.83	-10.26	\$4,494.17	17.59
PD - INTERMEDIATE	\$4,410.24	-0.60	\$4,843.91	9.83	\$10,219.58	110.98
PD - MAJOR	\$9,097.63	99.05	\$15,818.84	73.88	\$23,211.00	46.73
PD ----- TOTAL	\$4,991.87	31.16	\$5,055.42	1.27	\$8,116.82	60.56
TOTAL OF TOTALS >>>	\$6,425.34	27.13	\$7,709.79	19.99	\$9,913.62	28.58

EXHIBIT IV

BUSINESS CLASSIFICATION

Exhibit IV shows information dealing with each business classification. Both tables present information for 1989, 1990, and 1991. The first table shows the total number of claims, the percent of total claims, and the percent of change in the number of claims. The second table in this exhibit shows the average indemnity paid and the percent of change in the average indemnity.

BUSINESS CLASSIFICATION

NUMBER OF CLAIMS

BUSINESS CLASSIFICATION	1989			1990			1991		
	TOTAL NUMBER	% OF CLAIMS	% CHANGE IN CLAIMS	TOTAL NUMBER	% OF CLAIMS	% CHANGE IN CLAIMS	TOTAL NUMBER	% OF CLAIMS	% CHANGE IN CLAIMS
NOT SPECIFIED	22	2.25	633.33	1	0.13	-95.45	2	0.26	100
SUBCONTRACTOR	19	1.94	-20.83	19	2.47	0	10	1.3	-47.37
MANUFACTURER	657	67.25	-28.59	395	51.43	-39.88	399	51.82	1.01
WHOLESALE	28	2.87	0	41	5.34	46.43	28	3.64	-31.71
RETAILER	189	19.34	-2.07	231	30.08	22.22	241	31.3	4.33
SERVICER/REPAIRER	36	3.68	-55.56	47	6.12	30.56	43	5.58	-8.51
DISTRIBUTOR	26	2.66	-27.78	34	4.43	30.77	47	6.1	38.24
TOTAL	977	100	-23.97	768	100	-21.39	770	100	0.26

AVERAGE INDEMNITY

BUSINESS CLASSIFICATION	1989		1990		1991	
	AVERAGE INDEMNITY	% OF CHG IN AVG	AVERAGE INDEMNITY	% OF CHG IN AVG	AVERAGE INDEMNITY	% OF CHG IN AVG
NOT SPECIFIED	4,009.09	-81.35	25,000.00	523.58	1,020.00	-95.92
SUBCONTRACTOR	13,476.26	-19.07	15,660.37	16.21	25,486.50	62.75
MANUFACTURER	18,297.99	47.33	19,724.45	7.8	32,054.01	62.51
WHOLESALE	1,258.61	-93.34	4,708.41	274.1	69,597.50	1378.15
RETAILER	3,774.46	-29.52	5,052.39	33.86	2,898.65	-42.63
SERVICER/REPAIRER	7,134.56	118.07	5,413.57	-24.12	5,017.21	-7.32
DISTRIBUTOR	10,380.73	-40.21	9,630.94	-7.22	11,775.28	22.27
TOTAL	13,962.52	25.09	13,093.42	-6.22	21,380.44	63.29

EXHIBIT V

LOSS DEVELOPMENT

Exhibit V presents two groups of tables showing loss development. The first group is eight tables by time from reported date to closed date in months, while the second group contains two tables showing ultimate losses.

In the first group of tables, the data is presented by time from reported date to closed date in months for 1982 to 1991. The first table shows the number of paid claims, while the second and third tables show the total indemnity paid. The data in these three tables is broken down into twelve-month periods. In tables four, five, and six, the data is presented as cumulative figures, for 1-12 months, 1-24 months, 1-36 months, etc. Table four shows the number of paid claims, while tables five and six show the total indemnity paid. Tables seven and eight provide ratio information for number of paid claims and total indemnity paid, respectively.

The second group of tables presents periods showing ultimate losses, also for 1982 to 1991. The first table in this group shows the information by number of claims, while the second one shows it by indemnity paid.

DEPARTMENT OF INSURANCE
PRODUCT LIABILITY

LOSS DEVELOPMENT

NUMBER OF PAID CLAIMS
BY TIME FROM REPORTED TO CLOSED (IN MONTHS)

	1 TO 12	13 TO 24	25 TO 36	37 TO 48	49 TO 60	61 TO 72	73 TO 84	85 TO 96	97 TO 108	109 TO 120
	TOTAL NUMBER	TOTAL NUMBER	TOTAL NUMBER	TOTAL NUMBER	TOTAL NUMBER	TOTAL NUMBER	TOTAL NUMBER	TOTAL NUMBER	TOTAL NUMBER	TOTAL NUMBER
DATE FIRST REPORTED TO INSURED										
1982	644	174	138	63	22	27	14	3	1	0
1983	711	130	75	40	31	21	9	5	0	0
1984	739	126	68	53	33	13	8	2	0	0
1985	947	81	83	90	24	20	4	0	0	0
1986	665	115	116	47	22	2	0	0	0	0
1987	647	146	147	39	7	0	0	0	0	0
1988	738	97	47	22	0	0	0	0	0	0
1989	469	132	36	0	0	0	0	0	0	0
1990	561	48	0	0	0	0	0	0	0	0
1991	368	0	0	0	0	0	0	0	0	0
TOTAL CLAIMS	6,489	1,049	710	354	139	83	35	10	1	0

DEPARTMENT OF INSURANCE
PRODUCT LIABILITY

LOSS DEVELOPMENT

TOTAL INDEMNITY PAID
BY TIME FROM REPORTED TO CLOSED (IN MONTHS)

	1 TO 12	13 TO 24	25 TO 36	37 TO 48	49 TO 60	61 TO 72	73 TO 84
	TOTAL INDEMNITY	TOTAL INDEMNITY	TOTAL INDEMNITY	TOTAL INDEMNITY	TOTAL INDEMNITY	TOTAL INDEMNITY	TOTAL INDEMNITY
DATE FIRST REPORTED TO INSURED							
1982	\$3,896,527	\$1,902,449	\$1,407,676	\$2,118,487	\$2,192,135	\$492,640	\$165,077
1983	\$2,095,758	\$1,166,162	\$5,080,692	\$2,821,591	\$679,606	\$478,136	\$423,989
1984	\$2,002,208	\$2,726,559	\$1,991,408	\$646,439	\$672,945	\$761,857	\$70,965
1985	\$1,582,754	\$1,092,544	\$1,658,621	\$2,573,878	\$2,625,691	\$264,851	\$65,497
1986	\$2,503,985	\$3,971,095	\$2,518,030	\$1,738,768	\$811,569	\$12,300	\$0
1987	\$1,565,451	\$7,297,910	\$3,624,607	\$2,935,403	\$154,540	\$0	\$0
1988	\$1,539,591	\$1,132,330	\$4,406,114	\$1,041,760	\$0	\$0	\$0
1989	\$1,442,417	\$2,444,562	\$2,078,843	\$0	\$0	\$0	\$0
1990	\$2,981,235	\$2,640,324	\$0	\$0	\$0	\$0	\$0
1991	\$656,164	\$0	\$0	\$0	\$0	\$0	\$0
ALL PAID CLAIMS	\$20,266,090	\$24,373,935	\$22,765,991	\$13,876,326	\$7,136,486	\$2,009,784	\$725,528

(CONTINUED)

DEPARTMENT OF INSURANCE
PRODUCT LIABILITY

LOSS DEVELOPMENT

TOTAL INDEMNITY PAID
BY TIME FROM REPORTED TO CLOSED (IN MONTHS)

	85 TO 96	97 TO 108	109 TO 120
	TOTAL INDEMNITY	TOTAL INDEMNITY	TOTAL INDEMNITY
DATE FIRST REPORTED TO INSURED			
1982	\$117,500	\$68,250	\$0
1983	\$63,250	\$0	\$0
1984	\$140,000	\$0	\$0
1985	\$0	\$0	\$0
1986	\$0	\$0	\$0
1987	\$0	\$0	\$0
1988	\$0	\$0	\$0
1989	\$0	\$0	\$0
1990	\$0	\$0	\$0
1991	\$0	\$0	\$0
ALL PAID CLAIMS	\$320,750	\$68,250	\$0

LOSS DEVELOPMENT

NUMBER OF PAID CLAIMS
BY TIME FROM REPORTED TO CLOSED (IN MONTHS)

[illegible]

DEPARTMENT OF INSURANCE
PRODUCT LIABILITY

LOSS DEVELOPMENT

TOTAL INDEMNITY PAID
BY TIME FROM REPORTED TO CLOSED (IN MONTHS)

	1 TO 12	1 TO 24	1 TO 36	1 TO 48	1 TO 60	1 TO 72	1 TO 84
	TOTAL NUMBER	TOTAL NUMBER	TOTAL NUMBER	TOTAL NUMBER	TOTAL NUMBER	TOTAL NUMBER	TOTAL NUMBER
DATE FIRST REPORTED TO INSURED							
1982	\$3,896,527	\$5,798,976	\$7,206,652	\$9,325,139	\$11,517,274	\$12,009,914	\$12,174,991
1983	\$2,095,758	\$3,261,920	\$8,342,612	\$11,164,203	\$11,843,809	\$12,321,945	\$12,745,934
1984	\$2,002,208	\$4,728,767	\$6,720,175	\$7,366,614	\$8,039,559	\$8,801,416	\$8,872,381
1985	\$1,582,754	\$2,675,298	\$4,333,919	\$6,907,797	\$9,533,488	\$9,798,339	\$9,863,836
1986	\$2,503,985	\$6,475,080	\$8,993,110	\$10,731,878	\$11,543,447	\$11,555,747	.
1987	\$1,565,451	\$8,863,361	\$12,487,968	\$15,423,371	\$15,577,911	.	.
1988	\$1,539,591	\$2,671,921	\$7,078,035	\$8,119,795	.	.	.
1989	\$1,442,417	\$3,886,979	\$5,965,822	.	.	.	.
1990	\$2,981,235	\$5,621,559	.	.	.	.	.
1991	\$656,164	.	.	.	.	.	.

(CONTINUED)

DEPARTMENT OF INSURANCE
PRODUCT LIABILITY

LOSS DEVELOPMENT

TOTAL INDEMNITY PAID
BY TIME FROM REPORTED TO CLOSED (IN MONTHS)

	1 TO 96	1 TO 108	1 TO 120
	TOTAL NUMBER	TOTAL NUMBER	TOTAL NUMBER
DATE FIRST REPORTED TO INSURED			
1982	\$12,292,491	\$12,360,741	\$12,360,741
1983	\$12,809,184	\$12,809,184	.
1984	\$9,012,381	.	.
1985	.	.	.
1986	.	.	.
1987	.	.	.
1988	.	.	.
1989	.	.	.
1990	.	.	.
1991	.	.	.

DEPARTMENT OF INSURANCE
PRODUCT LIABILITY

LOSS DEVELOPMENT

NUMBER OF PAID CLAIMS - RATIO INFORMATION
BY TIME FROM REPORTED TO CLOSED (IN MONTHS)

	12 TO 24	24 TO 36	36 TO 48	48 TO 60	60 TO 72	72 TO 84	84 TO 96	96 TO 108	108 TO 120
	AVERAGE	AVERAGE	AVERAGE	AVERAGE	AVERAGE	AVERAGE	AVERAGE	AVERAGE	AVERAGE
DATE FIRST REPORTED TO INSURED									
1982	1.270	1.169	1.066	1.022	1.026	1.013	1.003	1.001	1.000
1983	1.183	1.089	1.044	1.032	1.021	1.009	1.005	1.000	.
1984	1.171	1.079	1.057	1.033	1.013	1.008	1.002	.	.
1985	1.086	1.081	1.081	1.020	1.016	1.003	.	.	.
1986	1.173	1.149	1.052	1.023	1.002	.	.	.	.
1987	1.226	1.185	1.041	1.007	.	.	.	.	.
1988	1.131	1.056	1.025	.	.	.	.	.	.
1989	1.281	1.060	.	.	.	.	.	.	.
1990	1.086	.	.	.	.	.	.	.	.
1991	.	.	.	.	.	.	.	.	.
AVERAGE	1.178	1.108	1.052	1.023	1.016	1.008	1.003	1.000	1.000

DEPARTMENT OF INSURANCE
PRODUCT LIABILITY

LOSS DEVELOPMENT

TOTAL INDEMNITY - RATIO INFORMATION
BY TIME FROM REPORTED TO CLOSED (IN MONTHS)

	12 TO 24	24 TO 36	36 TO 48	48 TO 60	60 TO 72	72 TO 84	84 TO 96	96 TO 108	108 TO 120
	AVERAGE	AVERAGE	AVERAGE	AVERAGE	AVERAGE	AVERAGE	AVERAGE	AVERAGE	AVERAGE
DATE FIRST REPORTED TO INSURED									
1982	1.488	1.243	1.294	1.235	1.043	1.014	1.010	1.006	1.000
1983	1.556	2.558	1.338	1.061	1.040	1.034	1.005	1.000	.
1984	2.362	1.421	1.096	1.091	1.095	1.008	1.016	.	.
1985	1.690	1.620	1.594	1.380	1.028	1.007	.	.	.
1986	2.586	1.389	1.193	1.076	1.001	.	.	.	.
1987	5.662	1.409	1.235	1.010	.	.	.	.	.
1988	1.735	2.649	1.147	.	.	.	.	.	.
1989	2.695	1.535	.	.	.	.	.	.	.
1990	1.886	.	.	.	.	.	.	.	.
1991	.	.	.	.	.	.	.	.	.
AVERAGE	2.407	1.728	1.271	1.142	1.041	1.016	1.010	1.003	1.000

DEPARTMENT OF INSURANCE
PRODUCT LIABILITY

LOSS DEVELOPMENT

PERIODS SHOWING ULTIMATE LOSSES
BY NUMBER OF CLAIMS

PERIOD IN MONTHS	DEVELOPMENT FACTOR	YEAR	PAID LOSSES	ULTIMATE LOSSES
12 TO 120	1.4453	1991	368	531.8713
24 TO 120	1.2264	1990	609	746.9007
36 TO 120	1.1065	1989	637	704.8117
48 TO 120	1.0514	1988	904	950.5009
60 TO 120	1.0278	1987	986	1013.4190
72 TO 120	1.0119	1986	967	978.5528
84 TO 120	1.0037	1985	1,249	1253.5793
96 TO 120	1.0005	1984	1,042	1042.4802
108 TO 120	1.0000	1983	1,022	1022.0000
	.	1982	1,086	1086.0000

DEPARTMENT OF INSURANCE
PRODUCT LIABILITY

LOSS DEVELOPMENT

PERIODS SHOWING ULTIMATE LOSSES
BY INDEMNITY

PERIOD IN MONTHS	DEVELOPMENT FACTOR	YEAR	PAID LOSSES	ULTIMATE LOSSES
12 TO 120	6.4687	1991	\$656,164.00	\$4,244,502.13
24 TO 120	2.6878	1990	\$5,621,559.00	\$15,109,401.00
36 TO 120	1.5555	1989	\$5,965,822.00	\$9,279,933.58
48 TO 120	1.2237	1988	\$8,119,795.00	\$9,936,483.71
60 TO 120	1.0714	1987	\$15,577,911.00	\$16,690,303.63
72 TO 120	1.0289	1986	\$11,555,747.00	\$11,889,291.14
84 TO 120	1.0129	1985	\$9,863,836.00	\$9,991,425.47
96 TO 120	1.0028	1984	\$9,012,381.00	\$9,037,400.14
108 TO 120	1.0000	1983	\$12,809,184.00	\$12,809,184.00
	.	1982	\$12,360,741.00	\$12,360,741.00

EXHIBIT VI

PRODUCT INDEMNITY ANALYSIS

For insurance companies, an important factor in offering Product Liability coverage is the distribution of losses among the products. This exhibit shows the classification of the product which caused the loss, the number of claims associated with each category, and the percent of the total claims for each category. It also shows the change in claims as a percent, the average indemnity paid, the percent of change in average indemnity paid, the average time from reported date to closed date in months, the average bodily injury severity, and the average initial reserve. This exhibit includes a separate Product Indemnity Analysis table for each of the years 1991, 1990, and 1989, as well as a Product Indemnity Analysis for the years 1989 through 1991 combined.

This data is very useful for establishing rate relativities for Missouri and should be studied carefully. The tables are sorted by category in descending order of the percent of total claims.

DEPARTMENT OF INSURANCE
PRODUCT INDEMNITY ANALYSIS
PRODUCT LIABILITY

1991

PRODUCT GROUP DESCRIPTION:	CLAIMS		CHANGE IN CLAIMS	INDEMNITY PAID	CHANGE IN AVERAGE PAID	REPORTED TO CLOSE (MONTHS)	BI SEVERITY	INITIAL RESERVE
	PERCENT	NUMBER	PERCENT	AVERAGE	PERCENT	AVERAGE	AVERAGE	AVERAGE
RESTAURANTS - SERVE ALCOHOL	7.66	59	195.00	\$758.97	5.21	23	3	\$1,093
OIL, FUEL, GAS - CO AND DISTRIBUTORS	6.10	47	147.37	\$33,513.49	-31.96	4	0	\$13,311
FOOD PRODUCTS - DRY	5.84	45	-6.25	\$1,589.71	-46.67	7	3	\$1,078
FURNITURE AND FIXTURES	4.55	35	29.63	\$38,487.06	216.97	16	2	\$5,742
FRUIT OR VEGETABLES	3.77	29	-21.62	\$580.59	-39.40	4	3	\$1,033
ALCOHOL, LIQUOR - MFG, DISTR, STORES	3.51	27	575.00	\$1,181.04	247.36	8	2	\$2,620
DELI, CATERERS, AND CAFETERIAS	3.38	26	73.33	\$668.15	-14.20	4	3	\$1,167
MEAT, FISH, POULTRY, AND SEAFOOD	3.25	25	-3.85	\$6,196.24	463.73	6	3	\$5,701
AUTO, BUS, TRUCK - PARTS AND SUPPLIES	2.86	22	-4.35	\$6,168.73	-70.44	8	1	\$8,418
CHEMICAL MFG	2.73	21	-4.55	\$4,459.86	-23.19	17	1	\$6,651
ELECTRICAL EQUIPMENT	2.47	19	26.67	\$38,490.37	-7.37	27	3	\$34,136
FOOD PRODUCTS - NOT DRY	2.21	17	0.00	\$793.65	23.10	8	2	\$1,085
MANUFACTURERS - NOC	2.08	16	433.33	\$63,890.25	139.59	18	3	\$13,352
HEATING AND AIR CONDITIONING	1.95	15	150.00	\$35,984.33	829.59	11	2	\$6,835
MACHINERY PARTS, OR EQUIPMENT-USE,MFG	1.69	13	-51.85	\$46,004.23	88.07	22	3	\$28,509
FURS, FABRICS AND OTHER CLOTHING	1.69	13	-18.75	\$31,485.15	194.36	11	3	\$40,445
SHOES, BOOTS, OR SLIPPERS	1.69	13	-45.83	\$2,475.23	3.60	16	3	\$3,403
ROOFING	1.56	12	50.00	\$27,396.25	-40.59	23	1	\$15,202
APPLIANCES AND ACCESSORIES	1.56	12	-20.00	\$13,166.25	37.46	15	1	\$9,249
CONCRETE AND ASPHALT CONSTRUCTION	1.43	11	120.00	\$21,798.64	489.73	25	1	\$15,058
ASBESTOS GOODS MFG	1.43	11	83.33	\$1,508.09	-53.57	56	5	\$2,909

(CONTINUED)

DEPARTMENT OF INSURANCE
PRODUCT INDEMNITY ANALYSIS
PRODUCT LIABILITY

1991

	CLAIMS		CHANGE IN CLAIMS	INDEMNITY PAID	CHANGE IN AVERAGE PAID	REPORTED TO CLOSE (MONTHS)	BI SEVERITY	INITIAL RESERVE
	PERCENT	NUMBER	PERCENT	AVERAGE	PERCENT	AVERAGE	AVERAGE	AVERAGE
PRODUCT GROUP DESCRIPTION:								
FROZEN FOODS	1.43	11	-8.33	\$643.36	-62.60	6	3	\$1,531
FARM MACHINERY	1.17	9	12.50	\$231,595.89	1495.32	25	4	\$10,562
ANIMAL FEED	1.17	9	0.00	\$11,358.67	316.90	3	0	\$5,878
GASOLINE STATIONS	1.17	9	-85.48	\$3,370.44	120.90	1	0	\$3,345
AUTO REPAIR SHOPS	1.17	9	12.50	\$2,995.78	112.30	7	1	\$2,881
MEDICAL EQUIPMENT AND INSTRUMENTS	1.04	8	0.00	\$30,901.88	-80.68	28	5	\$20,063
BOTTLE AND JAR MFG	1.04	8	60.00	\$19,472.13	43.86	20	3	\$12,206
VALVES, PUMPS, COMPRESSORS MFG	1.04	8	33.33	\$15,401.00	34.09	18	2	\$6,490
PLASTIC, RUBBER GOODS - MFG	1.04	8	33.33	\$10,462.00	-17.52	18	1	\$11,442
WAX, PAINT, OR VARNISH	1.04	8	-33.33	\$4,417.25	-0.95	23	1	\$2,328
CANDY OR CONFECTIONARY PRODUCTS	1.04	8	-27.27	\$705.88	-13.28	5	2	\$1,381
WIRE GOODS	0.91	7	250.00	\$163,794.29	29680.78	17	4	\$152,343
ALARMS AND DETECTION DEVICES	0.91	7	-12.50	\$58,071.86	-20.00	15	3	\$5,179
EXERCISE, SPORTING GOODS AND EQUIP	0.91	7	16.67	\$12,335.71	-51.20	22	4	\$5,250
BATTERIES	0.91	7	0.00	\$10,161.00	164.83	7	1	\$2,275
CARPENTRY AND FLOOR COVERINGS	0.91	7	-46.15	\$4,236.29	-3.91	6	1	\$1,321
TOOL MFG	0.91	7	-30.00	\$2,990.00	-90.25	6	2	\$8,554
BAKERIES AND BAKERY GOODS	0.91	7	-30.00	\$2,315.14	245.91	26	3	\$2,421
BEVERAGE BOTTLER - NON-ALCOHOLIC	0.91	7	-30.00	\$993.14	73.87	15	2	\$1,429
REFRIGERATION	0.78	6	20.00	\$6,588.33	293.90	13	3	\$9,675
WHEEL AND TIRE MFG	0.78	6	50.00	\$6,077.00	-12.05	7	3	\$5,417

(CONTINUED)

DEPARTMENT OF INSURANCE
PRODUCT INDEMNITY ANALYSIS
PRODUCT LIABILITY

1991

PRODUCT GROUP DESCRIPTION:	CLAIMS		CHANGE IN CLAIMS	INDEMNITY PAID	CHANGE IN AVERAGE PAID	REPORTED TO CLOSE (MONTHS)	BI SEVERITY	INITIAL RESERVE
	PERCENT	NUMBER	PERCENT	AVERAGE	PERCENT	AVERAGE	AVERAGE	AVERAGE
METAL GOODS	0.65	5	25.00	\$105,549.00	4325.53	29	2	\$61,680
RECREATIONAL VEHICLE MFG	0.65	5	66.67	\$41,000.00	83.93	13	5	\$101,000
RESTAURANTS - SERVE NO ALCOHOL	0.65	5	0.00	\$872.20	220.90	0	2	\$1,680
ELEVATOR, ESCALATOR, MOVING SIDEWALK	0.52	4	0.00	\$48,658.75	3894.97	26	5	\$20,750
DRUG AND PHARMACEUTICALS	0.52	4	-87.50	\$16,275.00	301.12	33	4	\$10,375
LUMBER AND WOOD MFG	0.52	4	-20.00	\$7,208.25	-83.18	36	2	\$2,419
GLASS DEALERS AND GLAZIERS	0.52	4	33.33	\$6,262.00	187.07	13	4	\$9,500
ELECTRIC CABLES, CONDUIT, AND WIRING	0.52	4	0.00	\$1,352.75	94.99	3	0	\$923
GROCERY STORES AND MARKETS	0.52	4	0.00	\$383.75	-56.54	7	2	\$718
INSULATION - OTHER THAN ASBESTOS	0.39	3	-25.00	\$367,430.67	22775.06	22	0	\$1,000
LIGHTS, LANTERNS, AND LAMPS	0.39	3	200.00	\$25,631.67	2322.65	17	0	\$2,299
TOYS AND GAMES	0.39	3	0.00	\$15,033.33	351.23	82	3	\$7,000
WATER BOTTLING	0.39	3	200.00	\$10,150.00	3960.00	13	2	\$3,333
DOOR AND WINDOWS MFG	0.39	3	-57.14	\$3,819.67	144.83	4	0	\$1,937
OFFICE MACHINES, COMPUTERS - OTHER	0.39	3	.	\$1,859.00	.	30	1	\$4,667
PLUMBING	0.39	3	-40.00	\$1,432.67	-29.12	22	2	\$667
GARDENING EQUIPMENT AND LANDSCAPING	0.39	3	50.00	\$1,006.67	-57.04	4	1	\$8,100
STORES AND DISTR - NO FOOD OR DRINK	0.26	2	0.00	\$164,900.00	16564.98	39	7	\$500
CONTRACTORS - NOC	0.26	2	-33.33	\$44,375.00	183.73	26	5	\$7,500
TEXTILE MFG	0.26	2	100.00	\$26,350.00	676.37	13	0	\$11,250
COSMETICS	0.26	2	-33.33	\$25,050.00	5287.10	20	5	\$3,500

(CONTINUED)

DEPARTMENT OF INSURANCE
PRODUCT INDEMNITY ANALYSIS
PRODUCT LIABILITY

1991

	CLAIMS		CHANGE IN CLAIMS	INDEMNITY PAID	CHANGE IN AVERAGE PAID	REPORTED TO CLOSE (MONTHS)	BI SEVERITY	INITIAL RESERVE
	PERCENT	NUMBER	PERCENT	AVERAGE	PERCENT	AVERAGE	AVERAGE	AVERAGE
PRODUCT GROUP DESCRIPTION:								
CONTRACTOR EQUIPMENT	0.26	2	-60.00	\$9,250.00	-83.00	13	3	\$42,500
GAS, STEAM, WATER, AND SEWER MAINS	0.26	2	0.00	\$9,144.50	77.32	0	0	\$9,172
BOILER, STEAM PIPES	0.26	2	.	\$4,923.00	.	7	0	\$27,500
BICYCLES	0.26	2	.	\$2,092.50	.	26	3	\$2,500
VENDING MACHINES MFG	0.26	2	100.00	\$1,419.50	846.33	7	2	\$2,500
CANS, DRUMS, AND METAL CONTAINERS	0.26	2	0.00	\$1,140.50	-49.97	20	2	\$2,700
WATER SOFTENING EQUIPMENT	0.26	2	.	\$1,000.00	.	0	0	\$1,138
HARDWARE, HOME IMPROVEMENT STORES	0.26	2	-66.67	\$953.00	-92.63	20	2	\$750
BOATS - USE	0.26	2	.	\$875.00	.	13	4	\$7,333
DAIRY PRODUCTS	0.26	2	.	\$410.00	.	7	3	\$750
BOXES AND COMPOSITION GOODS	0.26	2	100.00	\$98.50	-93.43	0	0	\$25
COMMUNICATION, RECORDING SYSTEMS	0.13	1	.	\$283,500.00	.	26	0	\$200,000
MASONRY, PLASTERING, MARBLE, OR TILE	0.13	1	-50.00	\$200,000.00	13340.86	39	0	\$40,000
GRAIN ELEVATOR OPERATIONS	0.13	1	.	\$146,533.00	.	65	9	\$150,000
WATER AND FIRE PROOFING	0.13	1	.	\$100,000.00	.	52	0	\$15,000
MATCH AND CHARCOAL MFG	0.13	1	0.00	\$100,000.00	14185.71	91	7	\$95,000
BUILDING STRUCTURES	0.13	1	.	\$75,000.00	.	143	0	\$10,000
SWIMMING POOLS	0.13	1	.	\$75,000.00	.	52	6	\$25,000
ADHESIVE AND ABRASIVE GOODS	0.13	1	-50.00	\$68,250.00	1037.50	117	0	\$40,000
DRILLING	0.13	1	.	\$45,000.00	.	13	6	\$10,500
PUBLIC WORKS-HIGHWAYS, BRIDGES, DAMS	0.13	1	0.00	\$27,590.00	175.90	26	6	\$20,000

(CONTINUED)

DEPARTMENT OF INSURANCE
PRODUCT INDEMNITY ANALYSIS
PRODUCT LIABILITY

1991

	CLAIMS		CHANGE IN CLAIMS	INDEMNITY PAID	CHANGE IN AVERAGE PAID	REPORTED TO CLOSE (MONTHS)	BI SEVERITY	INITIAL RESERVE
	PERCENT	NUMBER	PERCENT	AVERAGE	PERCENT	AVERAGE	AVERAGE	AVERAGE
PRODUCT GROUP DESCRIPTION:								
MOBILE HOME MFG	0.13	1	.	\$24,500.00	.	78	0	\$5,000
AUTO, BUS, TRUCK - MFG AND ASSEMBLING	0.13	1	.	\$13,000.00	.	65	3	\$7,500
EXPLOSIVES OR FIREWORKS MFG	0.13	1	-50.00	\$9,000.00	900.00	13	5	\$5,000
METAL ERECTION	0.13	1	-75.00	\$7,500.00	130.63	0	0	\$10,000
FIREARMS, AMMUNITION - MFG AND REPAIR	0.13	1	-66.67	\$6,000.00	-1.61	13	5	\$50,000
LADDERS, HOISTS, AND SCAFFOLDS	0.13	1	-75.00	\$5,500.00	-76.45	65	3	\$3,000
ANIMAL DEALERS	0.13	1	.	\$3,500.00	.	26	3	\$6,250
CROP SPRAYING AND PESTICIDES	0.13	1	.	\$3,020.00	.	13	0	\$2,500
TV OR RADIO	0.13	1	0.00	\$2,836.00	126.88	26	0	\$2,836
PAPER PRODUCTS	0.13	1	0.00	\$2,000.00	-82.57	0	0	\$2,000
CUTLERY, RAZORS, AND FLATWARE	0.13	1	.	\$1,500.00	.	13	3	\$5,000
FERTILIZERS	0.13	1	0.00	\$1,000.00	-47.70	0	0	\$1,500
CLAY PRODUCTS	0.13	1	0.00	\$800.00	1233.33	0	0	\$1,500
ENGINE OR TURBINE MFG	0.13	1	-50.00	\$500.00	-99.90	13	0	\$2,250
BUILDING MATERIALS	0.13	1	-50.00	\$139.00	-84.38	0	0	\$1,500
AEROSOL CONTAINERS	0.13	1	0.00	\$75.00	-98.33	0	2	\$500
TOTAL	100.00	770	3.22	\$21,380.44	70.95	15	2	\$10,371

DEPARTMENT OF INSURANCE
PRODUCT INDEMNITY ANALYSIS
PRODUCT LIABILITY

1990

PRODUCT GROUP DESCRIPTION:	CLAIMS		CHANGE IN CLAIMS	INDEMNITY PAID	CHANGE IN AVERAGE PAID	REPORTED TO CLOSE (MONTHS)	BI SEVERITY	INITIAL RESERVE
	PERCENT	NUMBER	PERCENT	AVERAGE	PERCENT	AVERAGE	AVERAGE	AVERAGE
GASOLINE STATIONS	8.07	62	63.16	\$1,525.81	3.36	2	0	\$1,711
FOOD PRODUCTS - DRY	6.25	48	65.52	\$2,980.94	96.02	5	2	\$1,722
FRUIT OR VEGETABLES	4.82	37	270.00	\$958.11	-87.07	4	3	\$1,035
DRUG AND PHARMACEUTICALS	4.17	32	-82.51	\$4,057.44	-51.66	32	5	\$8,006
MACHINERY PARTS, OR EQUIPMENT-USE,MFG	3.52	27	28.57	\$24,460.81	-60.63	34	5	\$23,182
FURNITURE AND FIXTURES	3.52	27	3.85	\$12,142.19	-9.71	15	3	\$7,201
MEAT, FISH, POULTRY, AND SEAFOOD	3.39	26	8.33	\$1,099.15	-60.75	5	3	\$2,342
SHOES, BOOTS, OR SLIPPERS	3.13	24	33.33	\$2,389.21	-62.95	16	3	\$4,378
AUTO, BUS, TRUCK - PARTS AND SUPPLIES	2.99	23	15.00	\$20,867.00	-5.76	10	1	\$5,750
CHEMICAL MFG	2.86	22	-38.89	\$5,806.27	-82.68	10	1	\$8,106
RESTAURANTS - SERVE ALCOHOL	2.60	20	122.22	\$721.40	33.10	3	3	\$1,163
OIL, FUEL, GAS - CO AND DISTRIBUTORS	2.47	19	171.43	\$49,258.74	2675.59	25	3	\$10,235
FOOD PRODUCTS - NOT DRY	2.21	17	21.43	\$644.71	-70.61	4	3	\$1,038
FURS, FABRICS AND OTHER CLOTHING	2.08	16	300.00	\$10,696.06	-62.40	17	2	\$10,914
ELECTRICAL EQUIPMENT	1.95	15	25.00	\$41,554.53	-5.80	37	3	\$35,770
APPLIANCES AND ACCESSORIES	1.95	15	-21.05	\$9,577.93	61.14	10	2	\$4,563
DELI, CATERERS, AND CAFETERIAS	1.95	15	87.50	\$778.73	100.32	2	4	\$1,193
CARPENTRY AND FLOOR COVERINGS	1.69	13	225.00	\$4,408.46	47.96	4	1	\$11,683
WAX, PAINT, OR VARNISH	1.56	12	-7.69	\$4,459.42	-84.62	12	2	\$3,504
FROZEN FOODS	1.56	12	71.43	\$1,720.33	106.91	7	3	\$956
CANDY OR CONFECTIONARY PRODUCTS	1.43	11	-21.43	\$814.00	-60.21	1	3	\$1,207

(CONTINUED)

DEPARTMENT OF INSURANCE
PRODUCT INDEMNITY ANALYSIS
PRODUCT LIABILITY

1990

PRODUCT GROUP DESCRIPTION:	CLAIMS		CHANGE IN CLAIMS	INDEMNITY PAID	CHANGE IN AVERAGE PAID	REPORTED TO CLOSE (MONTHS)	BI SEVERITY	INITIAL RESERVE
	PERCENT	NUMBER	PERCENT	AVERAGE	PERCENT	AVERAGE	AVERAGE	AVERAGE
TOOL MFG	1.30	10	11.11	\$30,667.60	-44.31	13	2	\$15,626
BAKERIES AND BAKERY GOODS	1.30	10	-37.50	\$669.30	-96.57	9	2	\$1,628
BEVERAGE BOTTLER - NON-ALCOHOLIC	1.30	10	66.67	\$571.20	-28.70	3	3	\$8,840
ANIMAL FEED	1.17	9	50.00	\$2,724.56	-4.74	13	0	\$3,583
MEDICAL EQUIPMENT AND INSTRUMENTS	1.04	8	166.67	\$159,939.75	536.12	24	4	\$23,504
ALARMS AND DETECTION DEVICES	1.04	8	300.00	\$72,593.75	15.78	13	3	\$69,200
ROOFING	1.04	8	-42.86	\$46,112.75	459.82	29	2	\$23,875
FARM MACHINERY	1.04	8	60.00	\$14,517.25	97.78	29	3	\$31,338
AUTO REPAIR SHOPS	1.04	8	0.00	\$1,411.13	59.16	7	0	\$1,785
BATTERIES	0.91	7	-58.82	\$3,836.86	68.39	17	3	\$4,136
DOOR AND WINDOWS MFG	0.91	7	75.00	\$1,560.14	-83.20	15	2	\$3,234
EXERCISE, SPORTING GOODS AND EQUIP	0.78	6	200.00	\$25,279.83	1177.08	39	4	\$13,917
HARDWARE, HOME IMPROVEMENT STORES	0.78	6	100.00	\$12,939.17	51.72	33	1	\$45,763
PLASTIC, RUBBER GOODS - MFG	0.78	6	200.00	\$12,684.67	-54.01	2	1	\$13,969
VALVES, PUMPS, COMPRESSORS MFG	0.78	6	-14.29	\$11,485.17	-58.71	26	2	\$14,750
HEATING AND AIR CONDITIONING	0.78	6	-50.00	\$3,871.00	-42.23	20	2	\$21,113
ASBESTOS GOODS MFG	0.78	6	-95.31	\$3,248.33	10.29	26	7	\$5,750
CONTRACTOR EQUIPMENT	0.65	5	.	\$54,406.00	.	29	3	\$10,140
LUMBER AND WOOD MFG	0.65	5	150.00	\$42,860.60	190.58	21	2	\$6,460
BOTTLE AND JAR MFG	0.65	5	25.00	\$13,535.40	2715.48	18	3	\$28,861
CONCRETE AND ASPHALT CONSTRUCTION	0.65	5	-54.55	\$3,696.40	-81.52	26	1	\$12,680

(CONTINUED)

DEPARTMENT OF INSURANCE
PRODUCT INDEMNITY ANALYSIS
PRODUCT LIABILITY

1990

	CLAIMS		CHANGE IN CLAIMS	INDEMNITY PAID	CHANGE IN AVERAGE PAID	REPORTED TO CLOSE (MONTHS)	BI SEVERITY	INITIAL RESERVE
	PERCENT	NUMBER	PERCENT	AVERAGE	PERCENT	AVERAGE	AVERAGE	AVERAGE
PRODUCT GROUP DESCRIPTION:								
PLUMBING	0.65	5	0.00	\$2,021.20	-58.70	13	0	\$4,340
REFRIGERATION	0.65	5	66.67	\$1,672.60	-91.04	18	1	\$2,531
RESTAURANTS - SERVE NO ALCOHOL	0.65	5	-86.49	\$271.80	-60.88	0	2	\$460
LADDERS, HOISTS, AND SCAFFOLDS	0.52	4	300.00	\$23,359.50	166753.6	23	5	\$6,563
WHEEL AND TIRE MFG	0.52	4	-50.00	\$6,910.00	-70.57	33	3	\$13,760
METAL ERECTION	0.52	4	100.00	\$3,252.00	74.56	13	0	\$7,663
METAL GOODS	0.52	4	-33.33	\$2,385.00	-83.85	13	4	\$2,275
INSULATION - OTHER THAN ASBESTOS	0.52	4	33.33	\$1,606.25	-14.42	3	1	\$3,350
ELEVATOR, ESCALATOR, MOVING SIDEWALK	0.52	4	100.00	\$1,218.00	-84.66	20	2	\$4,225
GROCERY STORES AND MARKETS	0.52	4	-60.00	\$883.00	142.72	3	3	\$1,916
OPTICAL AND HEARING GOODS	0.52	4	300.00	\$753.50	201.40	10	3	\$4,175
ELECTRIC CABLES, CONDUIT, AND WIRING	0.52	4	100.00	\$693.75	-87.88	10	0	\$4,276
ALCOHOL, LIQUOR - MFG, DISTR, STORES	0.52	4	300.00	\$340.00	94.29	7	3	\$75
MANUFACTURERS - NOC	0.39	3	-83.33	\$26,666.67	105.97	35	4	\$21,667
RECREATIONAL VEHICLE MFG	0.39	3	-57.14	\$22,291.00	-84.88	39	4	\$9,833
CONTRACTORS - NOC	0.39	3	50.00	\$15,639.67	501.53	26	0	\$4,167
TANK BUILDING	0.39	3	.	\$8,583.33	.	26	2	\$45,000
FIREARMS, AMMUNITION - MFG AND REPAIR	0.39	3	200.00	\$6,098.33	1345.10	35	3	\$4,167
TOYS AND GAMES	0.39	3	.	\$3,331.67	.	35	4	\$14,367
GLASS DEALERS AND GLAZIERS	0.39	3	0.00	\$2,181.33	102.22	0	0	\$1,833
COSMETICS	0.39	3	50.00	\$465.00	64.89	0	3	\$3,833

(CONTINUED)

DEPARTMENT OF INSURANCE
PRODUCT INDEMNITY ANALYSIS
PRODUCT LIABILITY

1990

	CLAIMS		CHANGE IN CLAIMS	INDEMNITY PAID	CHANGE IN AVERAGE PAID	REPORTED TO CLOSE (MONTHS)	BI SEVERITY	INITIAL RESERVE
	PERCENT	NUMBER	PERCENT	AVERAGE	PERCENT	AVERAGE	AVERAGE	AVERAGE
PRODUCT GROUP DESCRIPTION:								
ENGINE OR TURBINE MFG	0.26	2	100.00	\$488,125.00	-49.29	65	4	\$8,750
PUTTY PRODUCTS	0.26	2	.	\$263,172.50	.	7	0	\$1,911
RAILROAD AND TRAIN MFG	0.26	2	100.00	\$12,833.00	-57.22	13	3	\$15,000
ADHESIVE AND ABRASIVE GOODS	0.26	2	100.00	\$6,000.00	-60.62	33	3	\$28,750
GAS, STEAM, WATER, AND SEWER MAINS	0.26	2	0.00	\$5,157.00	8.57	46	0	\$11,750
GARDENING EQUIPMENT AND LANDSCAPING	0.26	2	.	\$2,343.50	.	20	5	\$11,300
CANS, DRUMS, AND METAL CONTAINERS	0.26	2	-91.67	\$2,279.50	20.42	7	0	\$2,513
MASONRY, PLASTERING, MARBLE, OR TILE	0.26	2	100.00	\$1,488.00	-91.95	0	0	\$3,500
STORES AND DISTR - NO FOOD OR DRINK	0.26	2	-33.33	\$989.50	-80.75	26	0	\$1,000
EXPLOSIVES OR FIREWORKS MFG	0.26	2	0.00	\$900.00	350.00	13	4	\$750
BUILDING MATERIALS	0.26	2	100.00	\$890.00	2.18	13	0	\$1,600
WIRE GOODS	0.26	2	100.00	\$550.00	-94.50	20	2	\$6,483
VAULTS AND LOCKS	0.13	1	.	\$100,000.00	.	13	6	\$500
CARPET AND FURNITURE CLEANING	0.13	1	.	\$15,945.00	.	26	6	\$25,000
PIPE MFG	0.13	1	0.00	\$15,000.00	1158.39	13	0	\$3,000
PAPER PRODUCTS	0.13	1	.	\$11,476.00	.	0	0	\$15,000
PUBLIC WORKS-HIGHWAYS, BRIDGES, DAMS	0.13	1	-66.67	\$10,000.00	1014.00	13	8	\$75,000
INK AND DYES	0.13	1	-50.00	\$6,276.00	-16.74	0	0	\$5,000
BLOOD BANKS	0.13	1	.	\$5,000.00	.	52	9	\$15,000
AEROSOL CONTAINERS	0.13	1	0.00	\$4,500.00	800.00	65	4	\$1,500
TEXTILE MFG	0.13	1	.	\$3,394.00	.	13	0	\$5,381

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DEPARTMENT OF INSURANCE
PRODUCT INDEMNITY ANALYSIS
PRODUCT LIABILITY

1990

	CLAIMS		CHANGE IN CLAIMS	INDEMNITY PAID	CHANGE IN AVERAGE PAID	REPORTED TO CLOSE (MONTHS)	BI SEVERITY	INITIAL RESERVE
	PERCENT	NUMBER	PERCENT	AVERAGE	PERCENT	AVERAGE	AVERAGE	AVERAGE
PRODUCT GROUP DESCRIPTION:								
FERTILIZERS	0.13	1	0.00	\$1,912.00	-63.79	0	0	\$2,000
BOXES AND COMPOSITION GOODS	0.13	1	.	\$1,500.00	.	13	3	\$2,500
TV OR RADIO	0.13	1	.	\$1,250.00	.	0	0	\$750
LIGHTS, LANTERNS, AND LAMPS	0.13	1	-50.00	\$1,058.00	-87.93	0	0	\$2,000
SOAP AND DETERGENTS	0.13	1	.	\$1,000.00	.	0	3	\$4,000
MATCH AND CHARCOAL MFG	0.13	1	.	\$700.00	.	0	3	\$0
BRUSH OR BROOM MFG	0.13	1	.	\$600.00	.	13	2	\$1,000
CLOCK MFG	0.13	1	.	\$500.00	.	26	0	\$5,000
BOLTS, NUTS, NAILS, TACKS, SCREWS	0.13	1	.	\$496.00	.	0	0	\$90
WATER BOTTLING	0.13	1	.	\$250.00	.	0	3	\$0
VENDING MACHINES MFG	0.13	1	.	\$150.00	.	0	2	\$0
JEWELRY AND WATCHES	0.13	1	.	\$89.00	.	0	3	\$500
CLAY PRODUCTS	0.13	1	.	\$60.00	.	0	0	\$100
CONCESSIONAIRES	0.13	1	0.00	\$27.00	-99.91	0	2	\$1,000
TOTAL	100.00	768	-18.21	\$13,093.42	6.37	14	2	\$8,401

DEPARTMENT OF INSURANCE
PRODUCT INDEMNITY ANALYSIS
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PRODUCT GROUP DESCRIPTION:	CLAIMS		CHANGE IN CLAIMS	INDEMNITY PAID	CHANGE IN AVERAGE PAID	REPORTED TO CLOSE (MONTHS)	BI SEVERITY	INITIAL RESERVE
	PERCENT	NUMBER	PERCENT	AVERAGE	PERCENT	AVERAGE	AVERAGE	AVERAGE
DRUG AND PHARMACEUTICALS	18.73	183	-10.29	\$8,392.85	390.50	24	5	\$6,810
ASBESTOS GOODS MFG	13.10	128	-34.02	\$2,945.21	-89.02	27	4	\$4,755
GASOLINE STATIONS	3.89	38	35.71	\$1,476.18	-4.28	2	0	\$1,836
RESTAURANTS - SERVE NO ALCOHOL	3.79	37	-17.78	\$694.84	22.91	6	3	\$1,203
CHEMICAL MFG	3.68	36	80.00	\$33,528.44	642.57	11	2	\$11,705
FOOD PRODUCTS - DRY	2.97	29	-17.14	\$1,520.72	-12.98	6	3	\$1,069
FURNITURE AND FIXTURES	2.66	26	-18.75	\$13,447.96	-39.92	11	2	\$3,881
MEAT, FISH, POULTRY, AND SEAFOOD	2.46	24	-31.43	\$2,800.21	280.43	5	3	\$3,289
CANS, DRUMS, AND METAL CONTAINERS	2.46	24	.	\$1,892.96	.	35	8	\$8,729
MACHINERY PARTS, OR EQUIPMENT-USE, MFG	2.15	21	-65.00	\$62,131.10	179.73	38	6	\$41,524
AUTO, BUS, TRUCK - PARTS AND SUPPLIES	2.05	20	-13.04	\$22,142.40	113.76	22	2	\$6,176
APPLIANCES AND ACCESSORIES	1.94	19	171.43	\$5,943.89	613.19	12	1	\$3,619
MANUFACTURERS - NOC	1.84	18	-25.00	\$12,946.67	146.13	30	2	\$7,842
SHOES, BOOTS, OR SLIPPERS	1.84	18	-41.94	\$6,449.33	249.27	9	3	\$7,216
BATTERIES	1.74	17	0.00	\$2,278.53	-41.51	5	1	\$4,706
BAKERIES AND BAKERY GOODS	1.64	16	-61.90	\$19,497.31	217.96	13	3	\$7,260
ROOFING	1.43	14	55.56	\$8,237.07	-34.50	17	0	\$7,536
FOOD PRODUCTS - NOT DRY	1.43	14	16.67	\$2,193.71	72.01	7	3	\$1,136
CANDY OR CONFECTIONARY PRODUCTS	1.43	14	100.00	\$2,045.79	103.39	14	3	\$1,432
WAX, PAINT, OR VARNISH	1.33	13	44.44	\$28,992.38	229.92	23	1	\$16,927
ELECTRICAL EQUIPMENT	1.23	12	0.00	\$44,113.08	11.48	33	2	\$15,713

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DEPARTMENT OF INSURANCE
PRODUCT INDEMNITY ANALYSIS
PRODUCT LIABILITY

1989

	CLAIMS		CHANGE IN CLAIMS	INDEMNITY PAID	CHANGE IN AVERAGE PAID	REPORTED TO CLOSE (MONTHS)	BI SEVERITY	INITIAL RESERVE
	PERCENT	NUMBER	PERCENT	AVERAGE	PERCENT	AVERAGE	AVERAGE	AVERAGE
PRODUCT GROUP DESCRIPTION:								
HEATING AND AIR CONDITIONING	1.23	12	-20.00	\$6,700.58	-77.30	24	1	\$10,398
CONCRETE AND ASPHALT CONSTRUCTION	1.13	11	175.00	\$20,006.00	153.69	38	2	\$19,091
FRUIT OR VEGETABLES	1.02	10	.	\$7,412.00	.	1	2	\$1,045
GROCERY STORES AND MARKETS	1.02	10	-41.18	\$363.80	-66.20	3	1	\$1,280
TOOL MFG	0.92	9	350.00	\$55,069.00	61.97	17	2	\$1,861
RESTAURANTS - SERVE ALCOHOL	0.92	9	125.00	\$542.00	6.17	0	3	\$1,034
WHEEL AND TIRE MFG	0.82	8	700.00	\$23,482.75	369.56	28	2	\$24,357
AUTO REPAIR SHOPS	0.82	8	-68.00	\$886.63	-46.63	3	0	\$1,512
DELI, CATERERS, AND CAFETERIAS	0.82	8	300.00	\$388.75	677.50	8	4	\$444
RECREATIONAL VEHICLE MFG	0.72	7	250.00	\$147,412.71	148.85	26	6	\$14,500
VALVES, PUMPS, COMPRESSORS MFG	0.72	7	40.00	\$27,818.57	526.97	35	6	\$47,857
OIL, FUEL, GAS - CO AND DISTRIBUTORS	0.72	7	75.00	\$1,774.71	-98.48	13	3	\$2,182
FROZEN FOODS	0.72	7	75.00	\$831.43	46.96	4	4	\$1,614
METAL GOODS	0.61	6	100.00	\$14,765.50	-66.57	20	4	\$7,000
ANIMAL FEED	0.61	6	-33.33	\$2,860.17	-96.15	11	0	\$3,950
BEVERAGE BOTTLER - NON-ALCOHOLIC	0.61	6	20.00	\$801.17	-80.42	30	2	\$3,250
FARM MACHINERY	0.51	5	-28.57	\$7,340.00	-68.15	42	2	\$17,000
PLUMBING	0.51	5	-61.54	\$4,894.40	69.71	8	0	\$6,483
WATER AND FIRE PROOFING	0.51	5	66.67	\$2,995.20	-32.18	18	0	\$2,700
BOATS - USE	0.41	4	.	\$77,319.50	.	20	0	\$13,695
FURS, FABRICS AND OTHER CLOTHING	0.41	4	100.00	\$28,450.75	7802.99	55	4	\$5,500

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DEPARTMENT OF INSURANCE
PRODUCT INDEMNITY ANALYSIS
PRODUCT LIABILITY

1989

PRODUCT GROUP DESCRIPTION:	CLAIMS		CHANGE IN CLAIMS	INDEMNITY PAID	CHANGE IN AVERAGE PAID	REPORTED TO CLOSE (MONTHS)	BI SEVERITY	INITIAL RESERVE
	PERCENT	NUMBER	PERCENT	AVERAGE	PERCENT	AVERAGE	AVERAGE	AVERAGE
DOOR AND WINDOWS MFG	0.41	4	33.33	\$9,287.50	1542.84	16	3	\$27,960
CARPENTRY AND FLOOR COVERINGS	0.41	4	-69.23	\$2,979.50	-32.34	16	1	\$4,175
BICYCLES	0.41	4	100.00	\$2,326.00	-62.22	26	3	\$2,125
DAIRY PRODUCTS	0.41	4	-66.67	\$615.25	-55.22	0	2	\$1,375
BOTTLE AND JAR MFG	0.41	4	-20.00	\$480.75	-97.14	7	1	\$1,251
MEDICAL EQUIPMENT AND INSTRUMENTS	0.31	3	-78.57	\$25,143.00	721.24	17	4	\$11,833
REFRIGERATION	0.31	3	-40.00	\$18,666.67	371.29	30	5	\$2,333
HARDWARE, HOME IMPROVEMENT STORES	0.31	3	50.00	\$8,528.33	0.33	17	1	\$2,833
STORES AND DISTR - NO FOOD OR DRINK	0.31	3	200.00	\$5,139.00	39.42	4	2	\$533
WATER SOFTENING EQUIPMENT	0.31	3	0.00	\$3,472.33	163.25	9	0	\$2,500
INSULATION - OTHER THAN ASBESTOS	0.31	3	-57.14	\$1,877.00	28.32	4	1	\$2,695
GLASS DEALERS AND GLAZIERS	0.31	3	0.00	\$1,078.67	-57.57	4	3	\$2,236
PUBLIC WORKS-HIGHWAYS, BRIDGES, DAMS	0.31	3	50.00	\$897.67	-78.83	22	3	\$2,333
ALARMS AND DETECTION DEVICES	0.20	2	0.00	\$62,697.50	11095.98	65	3	\$3,250
PLASTIC, RUBBER GOODS - MFG	0.20	2	0.00	\$27,583.00	1571.70	7	0	\$16,250
LUMBER AND WOOD MFG	0.20	2	0.00	\$14,750.00	1830.63	26	0	\$4,750
LIGHTS, LANTERNS, AND LAMPS	0.20	2	0.00	\$8,762.00	91.60	46	0	\$7,762
ELEVATOR, ESCALATOR, MOVING SIDEWALK	0.20	2	100.00	\$7,942.00	19755.00	33	4	\$5,500
INK AND DYES	0.20	2	-50.00	\$7,538.00	-65.35	20	3	\$4,750
ELECTRIC CABLES, CONDUIT, AND WIRING	0.20	2	0.00	\$5,725.00	-77.15	0	2	\$300
ANIMAL BOARDING	0.20	2	.	\$5,255.50	.	13	0	\$13,750

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DEPARTMENT OF INSURANCE
PRODUCT INDEMNITY ANALYSIS
PRODUCT LIABILITY

1989

	CLAIMS		CHANGE IN CLAIMS	INDEMNITY PAID	CHANGE IN AVERAGE PAID	REPORTED TO CLOSE (MONTHS)	BI SEVERITY	INITIAL RESERVE
	PERCENT	NUMBER	PERCENT	AVERAGE	PERCENT	AVERAGE	AVERAGE	AVERAGE
PRODUCT GROUP DESCRIPTION:								
GAS, STEAM, WATER, AND SEWER MAINS	0.20	2	.	\$4,750.00	.	72	0	\$6,250
CONTRACTORS - NOC	0.20	2	-33.33	\$2,600.00	-7.92	20	0	\$5,450
EXERCISE, SPORTING GOODS AND EQUIP	0.20	2	-60.00	\$1,979.50	-74.46	33	2	\$825
METAL ERECTION	0.20	2	-33.33	\$1,863.00	473.23	7	0	\$18,350
COSMETICS	0.20	2	100.00	\$282.00	907.14	13	3	\$500
EXPLOSIVES OR FIREWORKS MFG	0.20	2	.	\$200.00	.	13	3	\$500
TENTS AND CANOPIES	0.10	1	0.00	\$1477418.00	9749.45	117	6	\$0
ENGINE OR TURBINE MFG	0.10	1	.	\$962,500.00	.	52	7	\$10,000
BOAT OR SHIP BUILDING	0.10	1	0.00	\$135,000.00	25565.40	13	6	\$25,000
JUNK AND SCRAP DEALERS	0.10	1	.	\$59,234.00	.	13	0	\$18,000
RAILROAD AND TRAIN MFG	0.10	1	0.00	\$30,000.00	400.00	26	6	\$20,000
CONCESSIONAIRES	0.10	1	-66.67	\$29,000.00	11785.25	13	4	\$2,500
MASONRY, PLASTERING, MARBLE, OR TILE	0.10	1	-75.00	\$18,478.00	218.16	13	0	\$25,000
ADHESIVE AND ABRASIVE GOODS	0.10	1	-50.00	\$15,237.00	525.88	0	0	\$15,000
METAL EXTRACTION AND PROCESSING	0.10	1	0.00	\$13,000.00	2500.00	0	5	\$30,000
WIRE GOODS	0.10	1	-50.00	\$10,000.00	29.03	52	7	\$12,500
MOTION PICTURES	0.10	1	.	\$9,653.00	.	0	0	\$9,758
COFFINS, CASKETS, AND MAUSELEUMS	0.10	1	.	\$7,500.00	.	26	0	\$1,000
SEPTIC TANKS	0.10	1	.	\$7,405.00	.	39	0	\$70,000
FERTILIZERS	0.10	1	-92.86	\$5,280.00	2.44	0	0	\$3,500
ANIMAL DEALERS	0.10	1	0.00	\$3,500.00	-31.71	26	5	\$5,000

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DEPARTMENT OF INSURANCE
PRODUCT INDEMNITY ANALYSIS
PRODUCT LIABILITY

1989

	CLAIMS		CHANGE IN CLAIMS	INDEMNITY PAID	CHANGE IN AVERAGE PAID	REPORTED TO CLOSE (MONTHS)	BI SEVERITY	INITIAL RESERVE
	PERCENT	NUMBER	PERCENT	AVERAGE	PERCENT	AVERAGE	AVERAGE	AVERAGE
PRODUCT GROUP DESCRIPTION:								
LAUNDRY SERVICES	0.10	1	.	\$3,000.00	.	0	0	\$8,000
HOBBY, WALLPAPERS, ART STORES	0.10	1	0.00	\$2,900.00	380.13	0	0	\$6,000
SWIMMING POOLS	0.10	1	-66.67	\$2,300.00	-87.89	26	3	\$6,100
CUTLERY, RAZORS, AND FLATWARE	0.10	1	0.00	\$2,000.00	1900.00	0	5	\$0
UMBRELLAS, CANES, BEACH CHAIRS	0.10	1	.	\$1,800.00	.	13	3	\$6,000
PIPE MFG	0.10	1	0.00	\$1,192.00	70.29	0	0	\$0
BUILDING MATERIALS	0.10	1	0.00	\$871.00	-95.65	0	0	\$1,500
AEROSOL CONTAINERS	0.10	1	-66.67	\$500.00	-95.03	0	3	\$1,500
FIREARMS, AMMUNITION - MFG AND REPAIR	0.10	1	.	\$422.00	.	0	0	\$0
BARBER SUPPLIES AND HAIR PIECES	0.10	1	.	\$400.00	.	13	2	\$1,100
DRILLING	0.10	1	0.00	\$382.00	-99.87	0	0	\$3,500
OPTICAL AND HEARING GOODS	0.10	1	0.00	\$250.00	150.00	0	3	\$1,500
ALCOHOL, LIQUOR - MFG, DISTR, STORES	0.10	1	-66.67	\$175.00	-91.88	0	3	\$0
DISCOUNT STORES	0.10	1	-75.00	\$130.00	-86.67	0	3	\$500
LADDERS, HOISTS, AND SCAFFOLDS	0.10	1	-66.67	\$14.00	-99.65	0	0	\$20
TOTAL	100.00	977	-13.08	\$13,962.52	24.68	18	3	\$7,095

DEPARTMENT OF INSURANCE
PRODUCT INDEMNITY ANALYSIS
PRODUCT LIABILITY

YEARS 1989 THRU 1991 - TOTAL

PRODUCT GROUP DESCRIPTION:	CLAIMS		INDEMNITY PAID	REPORTED TO CLOSE (MONTHS)	BI SEVERITY	INITIAL RESERVE
	PERCENT	NUMBER	AVERAGE	AVERAGE	AVERAGE	AVERAGE
DRUG AND PHARMACEUTICALS	11.13	423	\$4,917.00	21	5	\$5,573
ASBESTOS GOODS MFG	8.92	339	\$16,570.10	53	5	\$5,890
FOOD PRODUCTS - DRY	4.13	157	\$2,037.52	5	3	\$1,270
GASOLINE STATIONS	3.61	137	\$1,636.58	3	0	\$1,763
MACHINERY PARTS, OR EQUIPMENT-USE,MFG	3.18	121	\$32,197.70	33	5	\$19,826
FURNITURE AND FIXTURES	3.16	120	\$22,840.19	15	3	\$7,506
MEAT, FISH, POULTRY, AND SEAFOOD	2.89	110	\$2,513.19	6	3	\$3,123
TANK BUILDING	2.87	109	\$3,578.60	3	6	\$3,922
CHEMICAL MFG	2.61	99	\$15,340.64	12	1	\$8,388
RESTAURANTS - SERVE NO ALCOHOL	2.42	92	\$618.14	4	3	\$1,259
RESTAURANTS - SERVE ALCOHOL	2.42	92	\$718.77	16	3	\$1,090
AUTO, BUS, TRUCK - PARTS AND SUPPLIES	2.32	88	\$14,735.70	14	2	\$6,742
SHOES, BOOTS, OR SLIPPERS	2.26	86	\$3,056.38	11	3	\$3,944
OIL, FUEL, GAS - CO AND DISTRIBUTORS	2.03	77	\$38,843.25	10	1	\$12,290
FRUIT OR VEGETABLES	2.00	76	\$1,663.25	4	3	\$1,035
BAKERIES AND BAKERY GOODS	1.97	75	\$7,898.68	14	3	\$3,319
MANUFACTURERS - NOC	1.61	61	\$23,959.46	22	3	\$11,530
FOOD PRODUCTS - NOT DRY	1.58	60	\$1,174.47	7	3	\$1,340
ELECTRICAL EQUIPMENT	1.53	58	\$40,669.95	28	2	\$25,986
APPLIANCES AND ACCESSORIES	1.39	53	\$7,932.68	11	1	\$4,749
DELI, CATERERS, AND CAFETERIAS	1.34	51	\$632.61	4	3	\$1,040

(CONTINUED)

DEPARTMENT OF INSURANCE
PRODUCT INDEMNITY ANALYSIS
PRODUCT LIABILITY

YEARS 1989 THRU 1991 - TOTAL

	CLAIMS		INDEMNITY PAID	REPORTED TO CLOSE (MONTHS)	BI SEVERITY	INITIAL RESERVE
	PERCENT	NUMBER	AVERAGE	AVERAGE	AVERAGE	AVERAGE
PRODUCT GROUP DESCRIPTION:						
AUTO REPAIR SHOPS	1.32	50	\$1,737.54	4	0	\$1,827
HEATING AND AIR CONDITIONING	1.26	48	\$22,627.46	20	2	\$16,728
BATTERIES	1.26	48	\$4,228.04	7	2	\$3,037
ROOFING	1.13	43	\$21,538.49	23	1	\$12,051
WAX, PAINT, OR VARNISH	1.11	42	\$12,972.40	20	1	\$8,553
CANDY OR CONFECTIONARY PRODUCTS	1.05	40	\$1,257.08	7	3	\$1,337
CARPENTRY AND FLOOR COVERINGS	0.97	37	\$4,219.65	8	1	\$5,686
FURS, FABRICS AND OTHER CLOTHING	0.92	35	\$19,856.20	20	3	\$20,712
ALCOHOL, LIQUOR - MFG, DISTR, STORES	0.92	35	\$1,139.74	9	2	\$2,180
GROCERY STORES AND MARKETS	0.92	35	\$771.57	3	2	\$1,087
FROZEN FOODS	0.89	34	\$1,053.06	6	3	\$1,239
MEDICAL EQUIPMENT AND INSTRUMENTS	0.87	33	\$49,849.21	23	4	\$13,674
ANIMAL FEED	0.87	33	\$24,600.36	8	0	\$6,930
CONCRETE AND ASPHALT CONSTRUCTION	0.82	31	\$16,447.65	29	1	\$14,469
FARM MACHINERY	0.76	29	\$82,707.90	29	3	\$19,718
BEVERAGE BOTTLER - NON-ALCOHOLIC	0.74	28	\$1,354.54	14	3	\$4,861
TOOL MFG	0.74	28	\$31,829.54	13	2	\$8,764
CANS, DRUMS, AND METAL CONTAINERS	0.74	28	\$1,866.82	32	7	\$7,854
VALVES, PUMPS, COMPRESSORS MFG	0.68	26	\$15,732.08	23	3	\$19,764
PLUMBING	0.68	26	\$2,937.23	10	0	\$4,689
BOTTLE AND JAR MFG	0.58	22	\$14,066.32	14	2	\$12,303

(CONTINUED)

DEPARTMENT OF INSURANCE
PRODUCT INDEMNITY ANALYSIS
PRODUCT LIABILITY

YEARS 1989 THRU 1991 - TOTAL

	CLAIMS		INDEMNITY PAID	REPORTED TO CLOSE (MONTHS)	BI SEVERITY	INITIAL RESERVE
	PERCENT	NUMBER	AVERAGE	AVERAGE	AVERAGE	AVERAGE
PRODUCT GROUP DESCRIPTION:						
EXERCISE, SPORTING GOODS AND EQUIP	0.53	20	\$14,036.90	29	4	\$7,628
ALARMS AND DETECTION DEVICES	0.50	19	\$58,619.37	18	3	\$31,417
REFRIGERATION	0.50	19	\$6,510.37	15	2	\$5,069
WHEEL AND TIRE MFG	0.50	19	\$13,524.47	21	2	\$15,231
DAIRY PRODUCTS	0.47	18	\$1,098.33	7	2	\$1,268
METAL GOODS	0.47	18	\$42,132.11	21	4	\$29,139
PLASTIC, RUBBER GOODS - MFG	0.47	18	\$12,126.11	12	1	\$11,547
INSULATION - OTHER THAN ASBESTOS	0.45	17	\$66,152.18	8	0	\$2,655
DOOR AND WINDOWS MFG	0.45	17	\$3,601.53	13	1	\$8,305
FERTILIZERS	0.45	17	\$4,726.35	6	0	\$5,394
RECREATIONAL VEHICLE MFG	0.45	17	\$83,660.88	25	5	\$37,912
UNKNOWN GROUP AND PRODUCT CODE	0.42	16	\$12,006.25	114	5	\$344
GLASS DEALERS AND GLAZIERS	0.34	13	\$3,265.77	6	2	\$4,331
LUMBER AND WOOD MFG	0.34	13	\$21,089.54	23	1	\$4,344
HARDWARE, HOME IMPROVEMENT STORES	0.34	13	\$9,394.31	30	2	\$22,237
ELECTRIC CABLES, CONDUIT, AND WIRING	0.32	12	\$5,811.33	11	0	\$3,458
WIRE GOODS	0.32	12	\$97,763.33	25	4	\$91,822
ELEVATOR, ESCALATOR, MOVING SIDEWALK	0.29	11	\$19,584.64	22	3	\$10,086
CONTRACTORS - NOC	0.26	10	\$14,934.00	22	1	\$6,340
METAL ERECTION	0.26	10	\$2,520.90	9	0	\$8,205
WATER AND FIRE PROOFING	0.24	9	\$14,247.33	29	0	\$3,733

(CONTINUED)

DEPARTMENT OF INSURANCE
PRODUCT INDEMNITY ANALYSIS
PRODUCT LIABILITY

YEARS 1989 THRU 1991 - TOTAL

	CLAIMS		INDEMNITY PAID	REPORTED TO CLOSE (MONTHS)	BI SEVERITY	INITIAL RESERVE
	PERCENT	NUMBER	AVERAGE	AVERAGE	AVERAGE	AVERAGE
PRODUCT GROUP DESCRIPTION:						
LADDERS, HOISTS, AND SCAFFOLDS	0.24	9	\$12,337.44	22	3	\$4,086
WATER SOFTENING EQUIPMENT	0.21	8	\$2,046.75	3	0	\$1,847
MASONRY, PLASTERING, MARBLE, OR TILE	0.21	8	\$30,585.63	16	0	\$10,527
LIGHTS, LANTERNS, AND LAMPS	0.21	8	\$13,077.88	18	0	\$3,390
BICYCLES	0.21	8	\$3,225.50	37	3	\$1,863
COSMETICS	0.21	8	\$6,510.88	8	3	\$2,438
STORES AND DISTR - NO FOOD OR DRINK	0.21	8	\$43,860.25	20	2	\$1,075
PUBLIC WORKS-HIGHWAYS, BRIDGES, DAMS	0.18	7	\$6,966.29	20	4	\$16,000
INK AND DYES	0.18	7	\$15,482.71	24	1	\$7,100
TOYS AND GAMES	0.18	7	\$9,585.00	56	4	\$9,321
CONTRACTOR EQUIPMENT	0.18	7	\$41,504.29	24	3	\$19,386
OFFICE MACHINES, COMPUTERS - OTHER	0.16	6	\$8,762.83	30	3	\$55,250
GARDENING EQUIPMENT AND LANDSCAPING	0.16	6	\$1,409.50	13	3	\$7,900
ADHESIVE AND ABRASIVE GOODS	0.16	6	\$16,726.00	67	3	\$19,500
AEROSOL CONTAINERS	0.16	6	\$5,878.50	15	3	\$1,583
VENDING MACHINES MFG	0.16	6	\$13,362.83	24	3	\$20,900
OPTICAL AND HEARING GOODS	0.16	6	\$560.67	11	3	\$3,045
BOATS - USE	0.16	6	\$51,838.00	17	1	\$11,574
GAS, STEAM, WATER, AND SEWER MAINS	0.16	6	\$6,350.50	39	0	\$9,057
BUILDING MATERIALS	0.13	5	\$4,558.00	21	0	\$3,240
CONCESSIONAIRES	0.13	5	\$5,951.80	5	2	\$2,600

(CONTINUED)

DEPARTMENT OF INSURANCE
PRODUCT INDEMNITY ANALYSIS
PRODUCT LIABILITY

YEARS 1989 THRU 1991 - TOTAL

	CLAIMS		INDEMNITY PAID	REPORTED TO CLOSE (MONTHS)	BI SEVERITY	INITIAL RESERVE
	PERCENT	NUMBER	AVERAGE	AVERAGE	AVERAGE	AVERAGE
PRODUCT GROUP DESCRIPTION:						
WATER BOTTLING	0.13	5	\$6,860.00	13	3	\$6,000
BOLTS, NUTS, NAILS, TACKS, SCREWS	0.13	5	\$65,581.40	23	2	\$9,550
SWIMMING POOLS	0.13	5	\$26,856.60	29	5	\$11,320
DISCOUNT STORES	0.13	5	\$806.00	13	3	\$3,740
FIREARMS, AMMUNITION - MFG AND REPAIR	0.13	5	\$4,943.40	23	3	\$12,500
EXPLOSIVES OR FIREWORKS MFG	0.13	5	\$2,240.00	13	4	\$1,500
RAILROAD AND TRAIN MFG	0.11	4	\$15,416.50	29	5	\$12,750
COMMUNICATION, RECORDING SYSTEMS	0.11	4	\$87,904.00	23	2	\$55,375
DISCONTINUED OPERATIONS	0.11	4	\$5,146.50	23	4	\$3,625
ENGINE OR TURBINE MFG	0.11	4	\$484,812.50	49	4	\$7,438
CARPET AND FURNITURE CLEANING	0.08	3	\$5,987.33	9	2	\$9,434
BOILER, STEAM PIPES	0.08	3	\$6,615.33	26	3	\$21,667
TV OR RADIO	0.08	3	\$2,002.00	13	0	\$2,195
DRILLING	0.08	3	\$109,857.33	17	4	\$79,667
PREFABRICATED BUILDING MFG	0.08	3	\$153,333.33	69	4	\$15,000
CUTLERY, RAZORS, AND FLATWARE	0.08	3	\$1,200.00	4	4	\$1,833
PIPE MFG	0.08	3	\$5,630.67	17	0	\$2,667
ANIMAL DEALERS	0.08	3	\$4,041.67	22	4	\$4,083
CLAY PRODUCTS	0.08	3	\$553.00	0	0	\$533
TEXTILE MFG	0.08	3	\$18,698.00	13	0	\$9,294
BOXES AND COMPOSITION GOODS	0.08	3	\$565.67	4	1	\$850

(CONTINUED)

DEPARTMENT OF INSURANCE
PRODUCT INDEMNITY ANALYSIS
PRODUCT LIABILITY

YEARS 1989 THRU 1991 - TOTAL

	CLAIMS		INDEMNITY PAID	REPORTED TO CLOSE (MONTHS)	BI SEVERITY	INITIAL RESERVE
	PERCENT	NUMBER	AVERAGE	AVERAGE	AVERAGE	AVERAGE
PRODUCT GROUP DESCRIPTION:						
BOAT OR SHIP BUILDING	0.05	2	\$67,763.00	7	3	\$12,500
MINING AND DREDGING	0.05	2	\$12,952.00	33	3	\$25,550
TENTS AND CANOPIES	0.05	2	\$746,209.00	72	6	\$5,000
SOAP AND DETERGENTS	0.05	2	\$1,555.50	7	3	\$5,750
METAL EXTRACTION AND PROCESSING	0.05	2	\$6,750.00	0	4	\$15,250
CLOCK MFG	0.05	2	\$1,946.00	26	3	\$7,500
JEWELRY AND WATCHES	0.05	2	\$244.50	0	3	\$625
GRAIN ELEVATOR OPERATIONS	0.05	2	\$78,266.50	65	8	\$100,000
HOBBY, WALLPAPERS, ART STORES	0.05	2	\$1,752.00	7	0	\$3,050
ANIMAL BOARDING	0.05	2	\$5,255.50	13	0	\$13,750
PAPER PRODUCTS	0.05	2	\$6,738.00	0	0	\$8,500
PUTTY PRODUCTS	0.05	2	\$263,172.50	7	0	\$1,911
MATCH AND CHARCOAL MFG	0.05	2	\$50,350.00	46	5	\$47,500
PRODUCTS - COMPLETED OPERATIONS - NOC	0.03	1	\$25,000.00	13	9	\$2,500
ENGINEERS, ARCHITECTS, DRAFTSMEN	0.03	1	\$86,500.00	39	0	\$0
BABY FOOD	0.03	1	\$1,100.00	0	3	\$3,000
NET, ROPE, AND FIBER MFG	0.03	1	\$8,516.00	0	0	\$15,000
SIGN MFG AND INSTALLATION	0.03	1	\$5,050.00	0	0	\$5,050
UMBRELLAS, CANES, BEACH CHAIRS	0.03	1	\$1,800.00	13	3	\$6,000
LAUNDRY SERVICES	0.03	1	\$3,000.00	0	0	\$8,000
JUNK AND SCRAP DEALERS	0.03	1	\$59,234.00	13	0	\$18,000

(CONTINUED)

DEPARTMENT OF INSURANCE
PRODUCT INDEMNITY ANALYSIS
PRODUCT LIABILITY

YEARS 1989 THRU 1991 - TOTAL

	CLAIMS		INDEMNITY PAID	REPORTED TO CLOSE (MONTHS)	BI SEVERITY	INITIAL RESERVE
	PERCENT	NUMBER	AVERAGE	AVERAGE	AVERAGE	AVERAGE
PRODUCT GROUP DESCRIPTION:						
COFFINS, CASKETS, AND MAUSELEUMS	0.03	1	\$7,500.00	26	0	\$1,000
SEPTIC TANKS	0.03	1	\$7,405.00	39	0	\$70,000
MOTION PICTURES	0.03	1	\$9,653.00	0	0	\$9,758
BARBER SUPPLIES AND HAIR PIECES	0.03	1	\$400.00	13	2	\$1,100
BLOOD BANKS	0.03	1	\$5,000.00	52	9	\$15,000
VAULTS AND LOCKS	0.03	1	\$100,000.00	13	6	\$500
BRUSH OR BROOM MFG	0.03	1	\$600.00	13	2	\$1,000
BUILDING STRUCTURES	0.03	1	\$75,000.00	143	0	\$10,000
CROP SPRAYING AND PESTICIDES	0.03	1	\$3,020.00	13	0	\$2,500
AUTO, BUS, TRUCK - MFG AND ASSEMBLING	0.03	1	\$13,000.00	65	3	\$7,500
MOBILE HOME MFG	0.03	1	\$24,500.00	78	0	\$5,000
TOTAL	100.00	3,800	\$14,342.88	18	3	\$7,544

EXHIBIT VII

CLAIM DISPOSITION

This exhibit tracks the legal disposition of products claims through the judicial system. Exhibit VII includes six tables, all containing data for 1989, 1990, and 1991. The first one shows the number of claims, the percent of the total number, and the change in the percent of the total number. The second table in this exhibit shows the average allocated loss adjustment expense and the percent of change in this expense. The third table shows the average severity and the average reserve, while the fourth one shows the time from report to close as an average in months and the percent of change in the average number of months. The next one shows the average indemnity paid the percent of change in the average indemnity paid. The final table in this exhibit shows the total indemnity paid and the percent of change in the total indemnity paid.

CLAIM DISPOSITION

NUMBER OF CLAIMS

CLAIM DISPOSITION	1989			1990			1991		
	TOTAL NUMBER	PERCENT OF CLAIMS	PERCENT OF CHANGE	TOTAL NUMBER	PERCENT OF CLAIMS	PERCENT OF CHANGE	TOTAL NUMBER	PERCENT OF CLAIMS	PERCENT OF CHANGE
SETTLED BEFORE COURT	582	59.57	-31.53	572	74.48	-1.72	552	71.69	-3.5
SETTLED BEFORE VERDICT	2	0.20	-50	0	0.00	-100	18	2.34	
JUDGEMENT WITH NO APPEAL	8	0.82	0	11	1.43	37.5	4	0.52	-63.64
JUDGEMENT AFTER APPEAL	0	0.00		0	0.00		0	0.00	
NOT SPECIFIED	385	39.41	-8.98	185	24.09	-51.95	196	25.45	5.95
TOTAL	977	100.00	-23.97	768	100.00	-21.39	770	100.00	0.26

ALLOCATED LOSS ADJUSTMENT EXPENSE

CLAIM DISPOSITION	1989		1990		1991	
	AVG LOSS EXPENSE	% OF CHANGE IN AVERAGE	AVG LOSS EXPENSE	% OF CHANGE IN AVERAGE	AVG LOSS EXPENSE	% OF CHANGE IN AVERAGE
SETTLED BEFORE COURT	761.46	-20.18	1,264.75	66.1	248.12	-80.38
SETTLED BEFORE VERDICT	3,711.50	-98.73			8,962.72	
JUDGEMENT WITH NO APPEAL	163,679.50	1670.87	23,429.00	-85.69	47,502.25	102.75
JUDGEMENT AFTER APPEAL						
NOT SPECIFIED	9,089.37	-44.61	17,897.59	96.91	18,796.40	5.02
TOTAL	5,383.25	-23.1	5,588.82	3.82	5,418.69	-3.04

CLAIM DISPOSITION

SEVERITY AND RESERVE

CLAIM DISPOSITION	1989		1990		1991	
	AVERAGE SEVERITY	AVERAGE RESERVE	AVERAGE SEVERITY	AVERAGE RESERVE	AVERAGE SEVERITY	AVERAGE RESERVE
SETTLED BEFORE COURT	2	3,717	2	4,641	1	3,210
SETTLED BEFORE VERDICT	3	6,575			3	66,175
JUDGEMENT WITH NO APPEAL	3	8,059	3	15,027	4	130,350
JUDGEMENT AFTER APPEAL						
NOT SPECIFIED	2	12,184	3	19,632	3	22,965
TOTAL	2	7,095	2	8,401	2	10,371

TIME FROM REPORT TO CLOSE (IN MONTHS)

CLAIM DISPOSITION	1989		1990		1991	
	AVERAGE MONTHS	% IN CHG OF AVG MONTHS	AVERAGE MONTHS	% IN CHG OF AVG MONTHS	AVERAGE MONTHS	% IN CHG OF AVG MONTHS
SETTLED BEFORE COURT	7	-12.68	6	-18.95	7	11.74
SETTLED BEFORE VERDICT	12	-50			14	
JUDGEMENT WITH NO APPEAL	34	-9.67	29	-14.93	30	3.23
JUDGEMENT AFTER APPEAL						
NOT SPECIFIED	31	-35	34	9.68	33	-2.68
TOTAL	17	-21.69	13	-22.71	14	4.84

CLAIM DISPOSITION

AVERAGE INDEMNITY

<i>CLAIM DISPOSITION</i>	<i>1989</i>		<i>1990</i>		<i>1991</i>	
	<i>AVERAGE INDEMNITY</i>	<i>% OF CHANGE IN AVERAGE</i>	<i>AVERAGE INDEMNITY</i>	<i>% OF CHANGE IN AVERAGE</i>	<i>AVERAGE INDEMNITY</i>	<i>% OF CHANGE IN AVERAGE</i>
<i>SETTLED BEFORE COURT</i>	6,046.82	110.22	5,091.43	-15.8	3,713.00	-27.07
<i>SETTLED BEFORE VERDICT</i>	2,235.00	-70.89			69,106.17	
<i>JUDGEMENT WITH NO APPEAL</i>	156,599.13	324.6	14,434.09	-90.78	415,597.75	2779.28
<i>JUDGEMENT AFTER APPEAL</i>						
<i>NOT SPECIFIED</i>	23,025.63	-15.83	37,754.96	63.97	58,709.47	55.5
<i>TOTAL</i>	13,962.52	25.09	13,093.42	-6.22	21,380.44	63.29

TOTAL INDEMNITY

<i>CLAIM DISPOSITION</i>	<i>1989</i>		<i>1990</i>		<i>1991</i>	
	<i>TOTAL INDEMNITY</i>	<i>% OF CHANGE IN TOTAL</i>	<i>TOTAL INDEMNITY</i>	<i>% OF CHANGE IN TOTAL</i>	<i>TOTAL INDEMNITY</i>	<i>% OF CHANGE IN TOTAL</i>
<i>SETTLED BEFORE COURT</i>	3,519,252	43.94	2,912,300	-17.25	2,049,576	-29.62
<i>SETTLED BEFORE VERDICT</i>	4,470	-85.45	0	-100	1,243,911	
<i>JUDGEMENT WITH NO APPEAL</i>	1,252,793	324.6	158,775	-87.33	1,662,391	947.01
<i>JUDGEMENT AFTER APPEAL</i>						
<i>NOT SPECIFIED</i>	8,864,868	-23.39	6,984,668	-21.21	11,507,057	64.75
<i>TOTAL</i>	13,641,383	-4.89	10,055,743	-26.29	16,462,935	63.72

EXHIBIT VIII

MODIFIED PRODUCTS

This exhibit concerns the matter of product modification. Each of the three tables in this exhibit contains data for 1989, 1990, and 1991. The first table shows the total number of claims, the percent of the total number, and the percent of change in number of claims from the previous year. The next table shows the average indemnity paid and the percent of change in the average indemnity paid. The third and final table of this exhibit shows the average bodily injury severity of modified products.

MODIFIED PRODUCTS

NUMBER OF CLAIMS

PRODUCT MODIFIED	1989			1990			1991		
	TOTAL NUMBER	% OF CLAIMS	% CHANGE IN CLAIMS	TOTAL NUMBER	% OF CLAIMS	% CHANGE IN CLAIMS	TOTAL NUMBER	% OF CLAIMS	% CHANGE IN CLAIMS
MODIFIED	942	96	-25	739	96	-22	737	96	0
UNMODIFIED	35	4	13	29	4	-17	33	4	14
TOTAL	977	100	-24	768	100	-21	770	100	0

AVERAGE INDEMNITY

PRODUCT MODIFIED	1989		1990		1991	
	AVERAGE INDEMNITY	% OF CHG IN AVG	AVERAGE INDEMNITY	% OF CHG IN AVG	AVERAGE INDEMNITY	% OF CHG IN AVG
MODIFIED	12,471.51	14.84	12,943.41	3.78	19,696.69	52.18
UNMODIFIED	54,091.94	131.5	16,916.00	-68.73	58,984.15	248.69
TOTAL	13,962.52	25.09	13,093.42	-6.22	21,380.44	63.29

SEVERITY

PRODUCT MODIFIED	1989 AVERAGE BI SEVERITY	1990 AVERAGE BI SEVERITY	1991 AVERAGE BI SEVERITY
MODIFIED	3	2	2
UNMODIFIED	3	3	3
TOTAL	3	2	2

EXHIBIT IX

LOCATION OF OCCURRENCE

This exhibit includes two tables by location of occurrence, both for 1989, 1990, and 1991. These tables give us the opportunity to compare work-related products claims to consumer-related claims that occur at home or in an automobile. The first one shows the number of claims, along with the percent of total claims and the percent of change in number of claims from the previous year. The second table shows the average indemnity paid and the percent of change in the average indemnity paid.

LOCATION OF OCCURRENCE

NUMBER OF CLAIMS

LOCATION OF OCCURRENCE	1989			1990			1991		
	TOTAL NUMBER	% OF CLAIMS	% CHANGE IN CLAIMS	TOTAL NUMBER	% OF CLAIMS	% CHANGE IN CLAIMS	TOTAL NUMBER	% OF CLAIMS	% CHANGE IN CLAIMS
NOT SPECIFIED	6	0.61		0		-100	4	0.52	
HOME	350	35.82	-25.21	303	39.45	-13.43	265	34.42	-12.54
AUTO	23	2.35	-34.29	33	4.3	43.48	40	5.19	21.21
PLANT	176	18.01	-43.59	54	7.03	-69.32	50	6.49	-7.41
OFFICE	63	6.45	-7.35	97	12.63	53.97	105	13.64	8.25
MISCELLANEOUS	359	36.75	-10.7	281	36.59	-21.73	306	39.74	8.9
TOTAL	977	100	-23.97	768	100	-21.39	770	100	0.26

AVERAGE INDEMNITY

LOCATION OF OCCURRENCE	1989		1990		1991	
	AVERAGE INDEMNITY	% OF CHG IN AVG	AVERAGE INDEMNITY	% OF CHG IN AVG	AVERAGE INDEMNITY	% OF CHG IN AVG
NOT SPECIFIED	234.83				19,962.50	
HOME	7,155.81	95.63	9,370.48	30.95	16,713.47	78.36
AUTO	10,278.26	-51.08	13,831.09	34.57	39,701.43	187.04
PLANT	17,011.10	-24.66	40,489.46	138.02	44,593.72	10.14
OFFICE	8,277.76	45.51	2,894.82	-65.03	20,207.06	598.04
MISCELLANEOUS	20,567.09	85.22	15,276.98	-25.72	19,655.33	28.66
TOTAL	13,962.52	25.09	13,093.42	-6.22	21,380.44	63.29

EXHIBIT X

MARKET SHARE ANALYSIS
(Derived from Page 14 Supplement)

This exhibit includes five tables dealing with Market Share Analysis. The information presented in this exhibit is derived from the Page 14 Supplement to the Annual Statement. Market Share Analysis is important because it presents which companies provide what percentage of Product Liability coverage in the state of Missouri. The first table shows Market Share Analysis ranked by percentage of growth for the years 1989, 1990, and 1991, based on the 1991 percentage. The second, third, and fourth tables of this exhibit show Market Share Analysis for the years 1991, 1990, and 1989, respectively. Each of these tables shows the Premium Written, Premium Earned, Losses Paid, Losses Incurred, and Loss Ratio in descending order of Premium Written. The final page of this exhibit contains totals for all companies for 1987, 1988, 1989, 1990, and 1991.

DEPARTMENT OF INSURANCE
PRODUCT LIABILITY

MARKET SHARE ANALYSIS
RANK BY PERCENTAGE OF GROWTH

COMPANY NAME	1989 PREMIUM WRITTEN	1989 CHANGE	1990 PREMIUM WRITTEN	1990 CHANGE	1991 PREMIUM WRITTEN	1991 CHANGE
	TOTAL	PERCENT	TOTAL	PERCENT	TOTAL	PERCENT
ASSURANCE COMPANY OF AMERICA	\$1,319	-96.76	\$-117	-108.87	\$36,051	30912.82
WESTCHESTER FIRE INSURANCE COMPANY	\$468	783.02	\$-468	-200.00	\$68,724	14784.62
UNIVERSAL UNDERWRITERS INS CO	\$2,614	.	\$1,929	-26.21	\$184,981	9489.48
HARTFORD FIRE INSURANCE COMPANY	\$309,373	.	\$-24,139	-107.80	\$831,847	3546.07
COMMONWEALTH GENERAL INS CO	\$-374	.	\$50	113.37	\$1,114	2128.00
AMERICAN ZURICH INSURANCE COMPANY	\$3,910	.	\$4,290	9.72	\$85,251	1887.20
NORTHBROOK NATIONAL INS CO	\$27,712	-88.59	\$-275	-100.99	\$4,882	1875.27
MARYLAND CASUALTY COMPANY	\$-13,830	-115.05	\$-6,323	54.28	\$103,062	1729.95
LIBERTY INSURANCE CORPORATION	\$0	.	\$38,658	.	\$175,208	353.23
POTOMAC INSURANCE CO OF ILLINOIS	\$0	.	\$10,726	.	\$39,103	264.56
ROYAL INDEMNITY COMPANY	\$532,793	75.21	\$473,089	-11.21	\$1,552,993	228.27
AMERICAN GUARANTEE & LIABILITY INS CO	\$-106,589	-2992.51	\$-6,041	94.33	\$7,519	224.47
FIDELITY AND GUARANTY INSURANCE COMPANY	\$69	110.88	\$44	-36.23	\$133	202.27
MICHIGAN MILLERS MUTUAL INS CO	\$37,887	203.58	\$5,224	-86.21	\$14,815	183.59
NATIONWIDE MUTUAL FIRE INSURANCE CO	\$19,083	-82.54	\$16,584	-13.10	\$45,450	174.06
HOME INSURANCE CO OF WISCONSIN THE	\$0	.	\$9,236	.	\$25,216	173.02
LIBERTY MUTUAL FIRE INSURANCE CO	\$2,379	-98.64	\$14,413	505.84	\$36,238	151.43
FARMERS AND MERCHANTS INSURANCE CO	\$53,784	21.40	\$67,325	25.18	\$155,104	130.38
FIREMANS FUND INSURANCE COMPANY	\$-3,852	-184.49	\$23,263	703.92	\$52,788	126.92
PACIFIC EMPLOYERS INSURANCE COMPANY	\$369,546	-2.46	\$239,237	-35.26	\$511,941	113.99
GULF INSURANCE COMPANY	\$12,832	1.10	\$2,667	-79.22	\$5,667	112.49

(CONTINUED)

DEPARTMENT OF INSURANCE
PRODUCT LIABILITY

MARKET SHARE ANALYSIS
RANK BY PERCENTAGE OF GROWTH

COMPANY NAME	1989 PREMIUM WRITTEN	1989 CHANGE	1990 PREMIUM WRITTEN	1990 CHANGE	1991 PREMIUM WRITTEN	1991 CHANGE
	TOTAL	PERCENT	TOTAL	PERCENT	TOTAL	PERCENT
AMERICAN CASUALTY CO OF READING PA	\$143,281	17.50	\$115,771	-19.20	\$241,068	108.23
INSURANCE COMPANY OF NORTH AMERICA	\$1,160,538	10.64	\$835,045	-28.05	\$1,697,239	103.25
AMERICAN AUTOMOBILE INSURANCE CO	\$-4,647	-125.33	\$-4,034	13.19	\$122	103.02
CENTENNIAL INSURANCE COMPANY	\$-508	-163.50	\$-146	71.26	\$0	100.00
AGRICULTURAL INSURANCE COMPANY	\$408	-81.24	\$-156	-138.24	\$0	100.00
TRI STATE INSURANCE COMPANY	\$6,973	-43.87	\$8,740	25.34	\$17,154	96.27
MICHIGAN MUTUAL INSURANCE COMPANY	\$18,503	-73.95	\$-5,337	-128.84	\$-370	93.07
ST PAUL FIRE & MARINE INSURANCE CO	\$1,864,453	57.27	\$1,343,845	-27.92	\$2,482,733	84.75
TRAVELERS INDEMNITY CO OF RHODE ISLAND	\$20,634	-62.17	\$5,717	-72.29	\$10,393	81.79
SELECT INSURANCE COMPANY	\$995	136.49	\$3,056	207.14	\$5,402	76.77
TWIN CITY FIRE INS CO	\$157,804	.	\$230,763	46.23	\$394,799	71.08
AMERICAN MOTORISTS INSURANCE CO	\$1,504,260	271.79	\$536,789	-64.32	\$876,569	63.30
OHIO CASUALTY INSURANCE COMPANY	\$0	-100.00	\$11,576	.	\$18,633	60.96
TRAVELERS INDEMNITY CO OF AMERICA	\$91,158	-47.46	\$116,272	27.55	\$182,384	56.86
PENN AMERICA INS CO	\$47,874	-9.09	\$25,374	-47.00	\$39,305	54.90
GREAT CENTRAL INSURANCE COMPANY	\$140,265	0.57	\$107,931	-23.05	\$153,093	41.84
ATLANTIC INSURANCE COMPANY	\$3,974	226.84	\$10,893	174.11	\$15,345	40.87
FEDERAL INSURANCE COMPANY	\$1,891,669	21459.94	\$955,059	-49.51	\$1,328,332	39.08
INTERNATIONAL INSURANCE COMPANY	\$1,492,047	-22.78	\$1,189,739	-20.26	\$1,531,539	28.73
TRAVELERS INDEMNITY CO OF ILLINOIS	\$432,383	-66.91	\$1,747,076	304.06	\$2,139,994	22.49
AMCO INSURANCE COMPANY	\$70,282	93.34	\$71,962	2.39	\$87,930	22.19

(CONTINUED)

DEPARTMENT OF INSURANCE
PRODUCT LIABILITY

MARKET SHARE ANALYSIS
RANK BY PERCENTAGE OF GROWTH

COMPANY NAME	1989 PREMIUM WRITTEN	1989 CHANGE	1990 PREMIUM WRITTEN	1990 CHANGE	1991 PREMIUM WRITTEN	1991 CHANGE
	TOTAL	PERCENT	TOTAL	PERCENT	TOTAL	PERCENT
UNITED FIRE AND CASUALTY COMPANY	\$164,760	-26.43	\$329,887	100.22	\$401,919	21.84
AMERICAN INSURANCE COMPANY THE	\$497,091	-24.23	\$67,931	-86.33	\$81,321	19.71
SHELTER MUTUAL INSURANCE CO	\$6,600	20.86	\$5,344	-19.03	\$6,377	19.33
WEST AMERICAN INSURANCE COMPANY	\$0	-100.00	\$28,655	.	\$34,090	18.97
FIREMENS INS CO OF NEWARK, NEW JERSEY	\$85,370	-19.22	\$65,033	-23.82	\$77,285	18.84
GRINNELL MUTUAL REINSURANCE COMPANY	\$21,196	60.21	\$37,882	78.72	\$43,550	14.96
JOHN DEERE INSURANCE COMPANY	\$179,190	13.13	\$208,685	16.46	\$230,740	10.57
COUNTRY MUTUAL INSURANCE COMPANY	\$0	.	\$3,568	.	\$3,917	9.78
GRAIN DEALERS MUTUAL INSURANCE CO	\$77,852	-17.66	\$57,923	-25.60	\$62,561	8.01
FEDERATED MUTUAL INSURANCE COMPANY	\$1,366,685	-16.28	\$1,307,138	-4.36	\$1,351,636	3.40
UNITED STATES FIRE INSURANCE CO	\$270,331	23.01	\$936,218	246.32	\$965,036	3.08
NATIONWIDE PROPERTY & CASUALTY INS CO	\$214,056	19.47	\$364,404	70.24	\$375,576	3.07
AMERICAN FIRE & CASUALTY COMPANY	\$0	-100.00	\$38,150	.	\$39,051	2.36
ST PAUL MERCURY INSURANCE COMPANY	\$437,436	76.29	\$885,487	102.43	\$894,663	1.04
NN INSURANCE COMPANY	\$0	.	\$4,566	.	\$4,588	0.48
EMPIRE FIRE AND MARINE INSURANCE CO	\$375	-53.53	\$1,107	195.20	\$1,107	0.00
EMPLOYERS MUTUAL CASUALTY COMPANY	\$0	-100.00	\$361,018	.	\$358,586	-0.67
NATIONAL SURETY CORPORATION	\$688,136	8.63	\$403,652	-41.34	\$394,869	-2.18
SENTRY INSURANCE A MUTUAL COMPANY	\$0	.	\$213,002	.	\$206,885	-2.87
NORTHWESTERN NATIONAL CASUALTY CO	\$44,491	16.85	\$37,487	-15.74	\$36,138	-3.60
HARTFORD CASUALTY INS CO	\$1,049,265	.	\$17,188	-98.36	\$16,472	-4.17

(CONTINUED)

DEPARTMENT OF INSURANCE
PRODUCT LIABILITY

MARKET SHARE ANALYSIS
RANK BY PERCENTAGE OF GROWTH

COMPANY NAME	1989 PREMIUM WRITTEN	1989 CHANGE	1990 PREMIUM WRITTEN	1990 CHANGE	1991 PREMIUM WRITTEN	1991 CHANGE
	TOTAL	PERCENT	TOTAL	PERCENT	TOTAL	PERCENT
AMERICAN ECONOMY INSURANCE COMPANY	\$0	.	\$13,843	.	\$13,240	-4.36
HOME INSURANCE COMPANY THE	\$159,959	-35.34	\$415,278	159.62	\$392,990	-5.37
CIGNA INSURANCE COMPANY	\$6,137	.	\$50,130	716.85	\$46,432	-7.38
AMERICAN STATES INSURANCE COMPANY	\$662,262	.	\$606,856	-8.37	\$542,490	-10.61
AMERISURE INSURANCE COMPANY	\$11,619	-62.16	\$5,265	-54.69	\$4,611	-12.42
HEART OF AMERICA FIRE & CAS UNDERWRITER	\$41,319	.	\$66,813	61.70	\$58,221	-12.86
ZURICH INSURANCE COMPANY	\$576,376	53.41	\$962,143	66.93	\$832,230	-13.50
BANKERS STANDARD INSURANCE COMPANY	\$16,606	153.49	\$17,534	5.59	\$14,671	-16.33
SOUTH CAROLINA INSURANCE COMPANY	\$5,675	55.78	\$8,466	49.18	\$7,017	-17.12
COLONIA INSURANCE COMPANY	\$27,144	75.89	\$32,110	18.30	\$26,502	-17.46
CHARTER OAK FIRE INSURANCE CO THE	\$374,538	-36.92	\$430,565	14.96	\$349,977	-18.72
ALLIED MUTUAL INS CO	\$93,249	-2.19	\$112,567	20.72	\$90,260	-19.82
LIBERTY MUTUAL INSURANCE COMPANY	\$4,573,310	-5.29	\$3,150,339	-31.11	\$2,516,012	-20.14
INDIANA LUMBERMENS MUTUAL INS CO	\$36,279	-18.73	\$23,843	-34.28	\$18,926	-20.62
TRAVELERS INDEMNITY COMPANY	\$1,716,509	-32.27	\$1,122,003	-34.63	\$886,523	-20.99
UNITED STATES FIDELITY & GUARANTY CO	\$579,607	33.41	\$490,254	-15.42	\$385,350	-21.40
LUMBERMENS MUTUAL CASUALTY CO	\$52,592	405.21	\$230,713	338.68	\$177,702	-22.98
HAWKEYE SECURITY INSURANCE COMPANY	\$290,151	2.67	\$308,402	6.29	\$233,493	-24.29
ATLANTIC MUTUAL INSURANCE COMPANY	\$0	.	\$7,452	.	\$5,590	-24.99
GLENS FALLS INSURANCE COMPANY THE	\$481,496	5.25	\$222,854	-53.72	\$166,046	-25.49
HILLERS MUTUAL INS ASSN OF ILLINOIS	\$293,575	6.39	\$213,468	-27.29	\$156,322	-26.77

(CONTINUED)

DEPARTMENT OF INSURANCE
PRODUCT LIABILITY

MARKET SHARE ANALYSIS
RANK BY PERCENTAGE OF GROWTH

COMPANY NAME	1989 PREMIUM WRITTEN	1989 CHANGE	1990 PREMIUM WRITTEN	1990 CHANGE	1991 PREMIUM WRITTEN	1991 CHANGE
	TOTAL	PERCENT	TOTAL	PERCENT	TOTAL	PERCENT
ATLAS INSURANCE COMPANY	\$47,945	60.91	\$50,216	4.74	\$36,352	-27.61
NORDIA INSURANCE COMPANY	\$0	.	\$38,577	.	\$26,978	-30.07
NORTHLAND INSURANCE COMPANY	\$0	.	\$5,424	.	\$3,722	-31.38
TRANSCONTINENTAL INSURANCE COMPANY	\$797,261	-1.54	\$806,613	1.17	\$543,011	-32.68
SHELTER GENERAL INS CO	\$6,762	-17.88	\$9,561	41.39	\$6,232	-34.82
COMMERCE AND INDUSTRY INSURANCE CO	\$3,323	.	\$95,260	2766.69	\$61,669	-35.26
HOUSTON GENERAL INS CO	\$0	.	\$6,489	.	\$4,164	-35.83
CONTINENTAL INSURANCE COMPANY THE*	\$844,067	-61.22	\$996,883	18.10	\$626,464	-37.16
AMERICAN AND FOREIGN INSURANCE CO	\$185,979	76.16	\$220,623	18.63	\$133,661	-39.42
UTICA MUTUAL INSURANCE COMPANY	\$2,316	-19.30	\$10,693	361.70	\$6,477	-39.43
FARM BUREAU TOWN & COUNTRY INS CO OF MO	\$4,894	-26.52	\$4,947	1.08	\$2,689	-45.64
CONTINENTAL CASUALTY COMPANY	\$1,529,529	-62.82	\$232,370	-84.81	\$120,566	-48.11
GLOBE INDEMNITY COMPANY	\$136,501	-24.09	\$120,700	-11.58	\$59,256	-50.91
ROYAL INSURANCE COMPANY OF AMERICA	\$758,073	157.92	\$695,975	-8.19	\$326,184	-53.13
MUTUAL SERVICE CASUALTY INSURANCE CO	\$15,043	4460.29	\$8,645	-42.53	\$4,038	-53.29
CIGNA FIRE UNDERWRITERS INS CO	\$28,673	-3.59	\$23,113	-19.39	\$10,354	-55.20
CONSOLIDATED AMERICAN INSURANCE CO	\$0	-100.00	\$8,890	.	\$3,465	-61.02
AMERICAN FAMILY MUTUAL INS CO	\$602,132	18.35	\$216,603	-64.03	\$84,259	-61.10
BITUMINOUS CASUALTY CORPORATION	\$168,154	-49.43	\$96,341	-42.71	\$37,306	-61.28
PENNSYLVANIA GENERAL INSURANCE CO	\$116,108	3.12	\$181,894	56.66	\$68,097	-62.56
FARMERS ALLIANCE MUTUAL INS CO	\$33,500	-32.86	\$44,251	32.09	\$16,563	-62.57

(CONTINUED)

DEPARTMENT OF INSURANCE
PRODUCT LIABILITY

MARKET SHARE ANALYSIS
RANK BY PERCENTAGE OF GROWTH

COMPANY NAME	1989 PREMIUM WRITTEN	1989 CHANGE	1990 PREMIUM WRITTEN	1990 CHANGE	1991 PREMIUM WRITTEN	1991 CHANGE
	TOTAL	PERCENT	TOTAL	PERCENT	TOTAL	PERCENT
CIGNA PROPERTY & CASUALTY INS CO	\$24,814	134.65	\$10,942	-55.90	\$3,913	-64.24
VALLEY FORGE INSURANCE COMPANY	\$312,019	-8.87	\$809,257	159.36	\$266,802	-67.03
STATE FARM FIRE AND CASUALTY CO	\$-56,857	-120.39	\$11,499	120.22	\$3,770	-67.21
PHOENIX INSURANCE COMPANY THE	\$54,814	-1.35	\$54,926	0.20	\$17,713	-67.75
AMERICAN MANUFACTURERS MUTUAL INS CO	\$41,089	119.32	\$155,298	277.96	\$48,819	-68.56
NORTHWESTERN NATIONAL INS CO	\$13,637	-62.60	\$7,842	-42.49	\$2,447	-68.80
FIDELITY AND CASUALTY CO OF NY*	\$-23,656	-224.13	\$5,865	124.79	\$1,766	-69.89
STANDARD FIRE INSURANCE COMPANY	\$117,112	54.15	\$124,839	6.60	\$36,904	-70.44
ASSOCIATED INDEMNITY CORPORATION	\$15,267	932.25	\$23,017	50.76	\$6,415	-72.13
CONTINENTAL WESTERN INSURANCE CO	\$294,101	18.84	\$232,012	-21.11	\$62,711	-72.97
NATIONWIDE MUTUAL INSURANCE COMPANY	\$183,942	111.40	\$174,994	-4.86	\$46,371	-73.50
FIRST NATIONAL INS CO OF AMERICA	\$24,704	-3.68	\$25,437	2.97	\$6,233	-75.50
GENERAL ACCIDENT INS CO OF AMERICA	\$400,761	37.27	\$300,547	-25.01	\$68,801	-77.11
FIREMANS FUND INS CO OF WISCONSIN	\$0	-100.00	\$33,053	.	\$7,123	-78.45
GREAT AMERICAN INSURANCE COMPANY	\$26,701	-8.76	\$8,006	-70.02	\$1,594	-80.09
NATIONAL UNION FIRE INS CO OF PITTSBURG	\$6,415,175	.	\$6,896,453	7.50	\$1,121,423	-83.74
SECURA INSURANCE A MUTUAL COMPANY	\$0	.	\$351,629	.	\$48,273	-86.27
MIC PROPERTY AND CASUALTY INS CORP	\$0	.	\$776	.	\$97	-87.50
AETNA CASUALTY AND SURETY COMPANY	\$152,655	-83.40	\$917,053	500.74	\$112,751	-87.71
PENNSYLVANIA NATIONAL MUTUAL CAS INS CO	\$70,721	-30.88	\$14,047	-80.14	\$1,708	-87.84
TRANSPORTATION INSURANCE COMPANY	\$359,258	-3.80	\$490,639	36.57	\$48,226	-90.17

(CONTINUED)

DEPARTMENT OF INSURANCE
PRODUCT LIABILITY

MARKET SHARE ANALYSIS
RANK BY PERCENTAGE OF GROWTH

COMPANY NAME	1989 PREMIUM WRITTEN	1989 CHANGE	1990 PREMIUM WRITTEN	1990 CHANGE	1991 PREMIUM WRITTEN	1991 CHANGE
	TOTAL	PERCENT	TOTAL	PERCENT	TOTAL	PERCENT
SAFECO INSURANCE CO OF AMERICA	\$191,081	-33.85	\$112,003	-41.38	\$8,091	-92.78
INSURANCE CO OF THE STATE OF PA	\$791,669	.	\$550,696	-30.44	\$27,000	-95.10
NORTH RIVER INSURANCE COMPANY THE	\$107,646	19226.03	\$397,586	269.35	\$10,171	-97.44
ALLSTATE INSURANCE COMPANY	\$229,712	1692.80	\$368,232	60.30	\$6,676	-98.19
AMERICAN NATIONAL FIRE INSURANCE CO	\$214,483	-27.14	\$157,907	-26.38	\$2,468	-98.44
GENERAL INSURANCE CO OF AMERICA	\$106,526	7.70	\$115,694	8.61	\$1,541	-98.67
AMERICAN ALLIANCE INSURANCE COMPANY	\$173,201	24.16	\$98,298	-43.25	\$344	-99.65
24348	\$0	.	\$563,693	.	\$0	-100.00
FIDELITY AND GUARANTY INS UNDERWRITERS	\$0	100.00	\$391,339	.	\$0	-100.00
AMERICAN HOME ASSURANCE COMPANY	\$0	.	\$142,875	.	\$0	-100.00
HANOVER INSURANCE COMPANY THE	\$133,952	-8.97	\$53,358	-60.17	\$0	-100.00
PROVIDENCE WASHINGTON INSURANCE CO	\$41,751	6.39	\$47,399	13.53	\$0	-100.00
MASSACHUSETTS BAY INS CO	\$306,260	3105.90	\$37,684	-87.70	\$0	-100.00
AUTO OWNERS INSURANCE CO MUTUAL	\$22,514	-74.65	\$27,790	23.43	\$0	-100.00
BIRMINGHAM FIRE INS CO OF PA	\$0	.	\$20,122	.	\$0	-100.00
OWNERS INSURANCE COMPANY	\$805	-96.87	\$6,698	732.05	\$0	-100.00
CITIZENS INSURANCE COMPANY OF AMERICA	\$0	.	\$4,735	.	\$0	-100.00
NIAGARA FIRE INSURANCE COMPANY	\$0	.	\$3,732	.	\$0	-100.00
NORTHFIELD INSURANCE COMPANY	\$60,334	.	\$2,296	-96.19	\$0	-100.00
STATE FARM GENERAL INSURANCE CO	\$2,962	-36.19	\$341	-88.49	\$0	-100.00
BOSTON OLD COLONY INSURANCE COMPANY	\$0	.	\$145	.	\$0	-100.00

(CONTINUED)

DEPARTMENT OF INSURANCE
PRODUCT LIABILITY

MARKET SHARE ANALYSIS
RANK BY PERCENTAGE OF GROWTH

COMPANY NAME	1989 PREMIUM WRITTEN	1989 CHANGE	1990 PREMIUM WRITTEN	1990 CHANGE	1991 PREMIUM WRITTEN	1991 CHANGE
	TOTAL	PERCENT	TOTAL	PERCENT	TOTAL	PERCENT
BITUMINOUS FIRE AND MARINE INS CO	\$21,706	-17.46	\$26,480	21.99	\$-3,108	-111.74
NATIONAL FIRE INS CO OF HARTFORD	\$-5,336	-117.41	\$4,394	182.35	\$-523	-111.90
HOME INDEMNITY COMPANY THE	\$514,416	64.93	\$410,847	-20.13	\$-52,138	-112.69
NORTHBROOK PROPERTY & CASUALTY INS CO	\$74,273	409.21	\$119,590	61.01	\$-17,239	-114.42
HARTFORD ACCIDENT & INDEMNITY CO*	\$1,114,758	.	\$616,111	-44.73	\$-168,432	-127.34
HARTFORD UNDERWRITERS INSURANCE CO	\$19,253	.	\$4	-99.98	\$-4	-200.00
AETNA CASUALTY & SURETY CO OF IL	\$-6,594	.	\$12,413	288.25	\$-14,130	-213.83
TRANSAMERICA INSURANCE COMPANY	\$0	.	\$0	.	\$1,066,133	.
PLANET INSURANCE COMPANY	\$0	.	\$0	.	\$632,015	.
EMPLOYERS INSURANCE OF WAUSAU A MUTUAL	\$513,545	-6.73	\$0	-100.00	\$627,952	.
GREAT NORTHERN INSURANCE COMPANY	\$371,718	.	\$0	-100.00	\$492,098	.
RANGER INSURANCE COMPANY	\$523,206	39.10	\$0	-100.00	\$426,810	.
WAUSAU UNDERWRITERS INS CO	\$478,177	16.20	\$0	-100.00	\$353,871	.
RLI INSURANCE COMPANY	\$0	.	\$0	.	\$267,257	.
OLD REPUBLIC INSURANCE COMPANY	\$142,008	.	\$0	-100.00	\$210,788	.
TOKIO MARINE AND FIRE INS CO LTD (US BR	\$0	.	\$0	.	\$162,461	.
NEW HAMPSHIRE INSURANCE COMPANY	\$0	.	\$0	.	\$160,951	.
ALLIANZ UNDERWRITERS INSURANCE COMPANY	\$0	.	\$0	.	\$132,000	.
TRUCK INSURANCE EXCHANGE	\$0	.	\$0	.	\$124,290	.
CENTURY INDEMNITY COMPANY	\$0	.	\$0	.	\$68,750	.
GERLING AMERICA INSURANCE COMPANY	\$0	.	\$0	.	\$68,688	.

(CONTINUED)

DEPARTMENT OF INSURANCE
PRODUCT LIABILITY

MARKET SHARE ANALYSIS
RANK BY PERCENTAGE OF GROWTH

COMPANY NAME	1989 PREMIUM WRITTEN	1989 CHANGE	1990 PREMIUM WRITTEN	1990 CHANGE	1991 PREMIUM WRITTEN	1991 CHANGE
	TOTAL	PERCENT	TOTAL	PERCENT	TOTAL	PERCENT
CINCINNATI INS CO THE	\$0	-100.00	\$0	.	\$61,814	.
NORTHERN INSURANCE CO OF NEW YORK	\$-6,438	32.73	\$0	100.00	\$29,731	.
COLUMBIA MUTUAL INSURANCE CO	\$0	.	\$0	.	\$28,239	.
CAPITOL INDEMNITY CORPORATION	\$0	-100.00	\$0	.	\$28,095	.
COMMERCIAL UNION INSURANCE COMPANY	\$22,063	.	\$0	-100.00	\$26,861	.
FIRST FINANCIAL INSURANCE COMPANY	\$0	.	\$0	.	\$19,936	.
UNITED SECURITY INSURANCE COMPANY	\$0	.	\$0	.	\$17,071	.
STONEWALL INSURANCE COMPANY	\$0	-100.00	\$0	.	\$16,376	.
GENERAL CASUALTY CO OF WISCONSIN	\$0	.	\$0	.	\$13,867	.
RELIANCE INSURANCE COMPANY	\$0	.	\$0	.	\$11,840	.
MT AIRY INSURANCE COMPANY	\$0	.	\$0	.	\$9,790	.
MINNESOTA MUTUAL FIRE & CASUALTY CO	\$0	.	\$0	.	\$9,511	.
REGENT INSURANCE COMPANY	\$0	.	\$0	.	\$8,343	.
KENTUCKY INSURANCE COMPANY	\$0	.	\$0	.	\$7,635	.
INDUSTRIAL INDEMNITY COMPANY	\$-122	72.02	\$0	100.00	\$6,942	.
AETNA CASUALTY & SURETY OF AMERICA	\$0	.	\$0	.	\$5,461	.
FIRST SPECIALTY INSURANCE CORPORATION	\$0	.	\$0	.	\$5,400	.
EQUITY MUTUAL INSURANCE COMPANY	\$0	.	\$0	.	\$5,063	.
FIRST SOUTHERN INSURANCE COMPANY*	\$0	.	\$0	.	\$4,674	.
ECONOMY FIRE & CASUALTY COMPANY	\$0	.	\$0	.	\$4,478	.
GRANITE STATE INSURANCE COMPANY	\$0	.	\$0	.	\$4,255	.

(CONTINUED)

DEPARTMENT OF INSURANCE
PRODUCT LIABILITY
MARKET SHARE ANALYSIS
RANK BY PERCENTAGE OF GROWTH

	1989 PREMIUM WRITTEN		1989 CHANGE	1990 PREMIUM WRITTEN		1990 CHANGE	1991 PREMIUM WRITTEN		1991 CHANGE
	TOTAL	PERCENT		TOTAL	PERCENT		TOTAL	PERCENT	
COMPANY NAME									
HOME INSURANCE COMPANY OF INDIANA, THE	\$0	.		\$0	.		\$3,574	.	
FARMINGTON CASUALTY COMPANY	\$0	.		\$0	.		\$2,666	.	
INSURANCE COMPANY OF EVANSTON	\$0	.		\$0	.		\$1,608	.	
CASUALTY RECIPROCAL EXCHANGE	\$0	.		\$0	.		\$1,087	.	
VIGILANT INSURANCE COMPANY	\$3,647	.		\$0	-100.00		\$854	.	
VALIANT INS CO	\$0	.		\$0	.		\$768	.	
NORTH AMERICAN SPECIALTY INS CO	\$0	.		\$0	.		\$303	.	
AMERICAN EMPLOYERS INSURANCE CO	\$0	.		\$0	.		\$165	.	
MID CONTINENT CASUALTY COMPANY	\$0	.		\$0	.		\$36	.	
FARMLAND MUTUAL INSURANCE COMPANY	\$-97	-138.04		\$0	100.00		\$27	.	
BROTHERHOOD MUTUAL INSURANCE CO	\$98	.		\$0	-100.00		\$1	.	
CALIFORNIA COMPENSATION INS CO	\$152,251	.		\$0	-100.00		\$0	.	
UNIVERSAL SECURITY INS CO	\$68,391	.		\$0	-100.00		\$0	.	
GUARANTY NATIONAL INSURANCE COMPANY	\$8,631	-64.86		\$0	-100.00		\$0	.	
UNITED STATES LIABILITY INSURANCE CO	\$7,732	-69.22		\$0	-100.00		\$0	.	
AMERICAN HARDWARE MUTUAL INS CO	\$2,356	.		\$0	-100.00		\$0	.	
EMPLOYERS CASUALTY COMPANY*	\$1,868	162.00		\$0	-100.00		\$0	.	
KANSAS CITY FIRE & MARINE INS CO	\$784	-9.78		\$0	-100.00		\$0	.	
CITY INSURANCE COMPANY	\$489	-87.31		\$0	-100.00		\$0	.	
MILLERS MUTUAL INSURANCE COMPANY	\$477	-56.79		\$0	-100.00		\$0	.	
AIU INSURANCE COMPANY	\$441	.		\$0	-100.00		\$0	.	

(CONTINUED)

DEPARTMENT OF INSURANCE
PRODUCT LIABILITY

MARKET SHARE ANALYSIS
RANK BY PERCENTAGE OF GROWTH

	1989 PREMIUM WRITTEN	1989 CHANGE	1990 PREMIUM WRITTEN	1990 CHANGE	1991 PREMIUM WRITTEN	1991 CHANGE
	TOTAL	PERCENT	TOTAL	PERCENT	TOTAL	PERCENT
COMPANY NAME						
SAFEGUARD INSURANCE COMPANY	\$280	75.00	\$0	-100.00	\$0	.
HIGHLANDS INSURANCE COMPANY	\$26	-67.09	\$0	-100.00	\$0	.
AFFILIATED FM INSURANCE COMPANY	\$0	.	\$0	.	\$0	.
AVEMCO INSURANCE COMPANY	\$0	-100.00	\$0	.	\$0	.
NATIONAL CASUALTY COMPANY	\$0	-100.00	\$0	.	\$0	.
FORUM INSURANCE COMPANY	\$0	.	\$0	.	\$0	.
CHURCH MUTUAL INSURANCE COMPANY	\$0	-100.00	\$0	.	\$0	.
ARGONAUT INSURANCE COMPANY	\$0	.	\$0	.	\$0	.
ARGONAUT MIDWEST INSURANCE COMPANY	\$0	.	\$0	.	\$0	.
NATIONAL INDEMNITY COMPANY	\$0	-100.00	\$0	.	\$0	.
CENTRAL NATIONAL INS CO OF OMAHA*	\$0	.	\$0	.	\$0	.
PROTECTIVE NATIONAL INS CO OF OMAHA*	\$0	.	\$0	.	\$0	.
ALLIANCE ASSURANCE CO OF AMERICA	\$0	.	\$0	.	\$0	.
LONDON ASSURANCE OF AMERICA INC THE	\$0	.	\$0	.	\$0	.
PACIFIC INDEMNITY COMPANY	\$0	.	\$0	.	\$0	.
SEA INSURANCE CO OF AMERICA THE	\$0	.	\$0	.	\$0	.
CIMARRON INSURANCE CO INCORPORATED	\$0	-100.00	\$0	.	\$0	.
COMMERCIAL INS CO OF NEWARK NJ*	\$0	100.00	\$0	.	\$0	.
COUNTRY PREFERRED INSURANCE COMPANY*	\$0	-100.00	\$0	.	\$0	.
CAMDEN FIRE INSURANCE ASSOCIATION	\$0	.	\$0	.	\$0	.
GREENWICH INSURANCE COMPANY	\$0	.	\$0	.	\$0	.

(CONTINUED)

DEPARTMENT OF INSURANCE
PRODUCT LIABILITY
MARKET SHARE ANALYSIS
RANK BY PERCENTAGE OF GROWTH

	1989 PREMIUM WRITTEN	1989 CHANGE	1990 PREMIUM WRITTEN	1990 CHANGE	1991 PREMIUM WRITTEN	1991 CHANGE
	TOTAL	PERCENT	TOTAL	PERCENT	TOTAL	PERCENT
COMPANY NAME						
NATIONAL AMERICAN INS CO OF CALIFORNIA	\$0	.	\$0	.	\$0	.
ILLINOIS NATIONAL INSURANCE COMPANY	\$0	.	\$0	.	\$0	.
EDISON INSURANCE COMPANY*	\$0	-100.00	\$0	.	\$0	.
UNITED PACIFIC INSURANCE COMPANY	\$0	.	\$0	.	\$0	.
ST PAUL GUARDIAN INSURANCE COMPANY	\$0	-100.00	\$0	.	\$0	.
SECURITY INSURANCE CO OF HARTFORD	\$0	.	\$0	.	\$0	.
STATE AUTOMOBILE & CASUALTY UNDERWRITER	\$0	-100.00	\$0	.	\$0	.
LINCOLN NATIONAL SPECIALTY INS CO	\$0	100.00	\$0	.	\$0	.
ZURICH AMERICAN INS CO OF ILLINOIS	\$0	.	\$0	.	\$0	.
NATIONWIDE AGRIBUSINESS INS CO	\$0	.	\$0	.	\$0	.
FEDERAL KEMPER INSURANCE COMPANY	\$0	.	\$0	.	\$0	.
ALLIANZ INSURANCE COMPANY	\$0	-100.00	\$0	.	\$0	.
INTERNATIONAL INDEMNITY COMPANY	\$0	.	\$0	.	\$0	.
NORTHBROOK INDEMNITY CO	\$0	.	\$0	.	\$0	.
JEFFERSON INSURANCE CO OF NEW YORK	\$0	.	\$0	.	\$-66	.
TOTAL	\$45,506,127	27.25	\$40,855,191	-10.22	\$36,697,276	-10.18

DEPARTMENT OF INSURANCE
PRODUCT LIABILITY

MARKET SHARE ANALYSIS

YEAR 1991

	PREMIUM WRITTEN	PREMIUM EARNED	LOSSES PAID	LOSSES INCURRED	LOSS RATIO
	TOTAL	TOTAL	TOTAL	TOTAL	TOTAL
COMPANY NAME:					
LIBERTY MUTUAL INSURANCE COMPANY	\$2,516,012	\$2,273,889	\$1,674,150	\$-1,731,292	-0.76
ST PAUL FIRE & MARINE INSURANCE CO	\$2,482,733	\$2,254,224	\$39,655	\$1,784,162	0.79
TRAVELERS INDEMNITY CO OF ILLINOIS	\$2,139,994	\$1,730,670	\$1,537,499	\$3,762,690	2.17
INSURANCE COMPANY OF NORTH AMERICA	\$1,697,239	\$1,236,247	\$20,755	\$115,472	0.09
ROYAL INDEMNITY COMPANY	\$1,552,993	\$995,101	\$43,000	\$388,573	0.39
INTERNATIONAL INSURANCE COMPANY	\$1,531,539	\$1,320,469	\$0	\$-864,473	-0.65
FEDERATED MUTUAL INSURANCE COMPANY	\$1,351,636	\$1,271,308	\$898,928	\$857,794	0.67
FEDERAL INSURANCE COMPANY	\$1,328,332	\$1,369,537	\$912,021	\$660,101	0.48
NATIONAL UNION FIRE INS CO OF PITTSBURG	\$1,121,423	\$1,515,152	\$558,960	\$1,632,784	1.08
TRANSAMERICA INSURANCE COMPANY	\$1,066,133	\$976,036	\$0	\$5,923,990	6.07
UNITED STATES FIRE INSURANCE CO	\$965,036	\$955,583	\$2,646	\$634,974	0.66
ST PAUL MERCURY INSURANCE COMPANY	\$894,663	\$892,308	\$178,774	\$556,485	0.62
TRAVELERS INDEMNITY COMPANY	\$886,523	\$419,709	\$604,375	\$2,933,534	6.99
AMERICAN MOTORISTS INSURANCE CO	\$876,569	\$720,626	\$62,568	\$-59,673	-0.08
ZURICH INSURANCE COMPANY	\$832,230	\$1,133,383	\$504,117	\$231,214	0.20
HARTFORD FIRE INSURANCE COMPANY	\$831,847	\$831,132	\$213,045	\$369,489	0.44
PLANET INSURANCE COMPANY	\$632,015	\$701,389	\$0	\$-911,162	-1.30
EMPLOYERS INSURANCE OF WAUSAU A MUTUAL	\$627,952	\$429,942	\$105,488	\$-110,422	-0.26
CONTINENTAL INSURANCE COMPANY THE*	\$626,464	\$827,776	\$731,189	\$184,926	0.22
TRANSCONTINENTAL INSURANCE COMPANY	\$543,011	\$684,879	\$1,093,911	\$1,231,835	1.80
AMERICAN STATES INSURANCE COMPANY	\$542,490	\$562,997	\$2,266	\$246	0.00

(CONTINUED)

DEPARTMENT OF INSURANCE
PRODUCT LIABILITY

MARKET SHARE ANALYSIS

YEAR 1991

	PREMIUM WRITTEN	PREMIUM EARNED	LOSSES PAID	LOSSES INCURRED	LOSS RATIO
	TOTAL	TOTAL	TOTAL	TOTAL	TOTAL
COMPANY NAME:					
PACIFIC EMPLOYERS INSURANCE COMPANY	\$511,941	\$332,187	\$-7,982	\$8,477	0.03
GREAT NORTHERN INSURANCE COMPANY	\$492,098	\$431,707	\$190,781	\$415,839	0.96
RANGER INSURANCE COMPANY	\$426,810	\$464,692	\$39,005	\$1,068,155	2.30
UNITED FIRE AND CASUALTY COMPANY	\$401,919	\$356,970	\$36,137	\$79,991	0.22
NATIONAL SURETY CORPORATION	\$394,869	\$406,670	\$0	\$-386,262	-0.95
TWIN CITY FIRE INS CO	\$394,799	\$254,591	\$1,000	\$246,327	0.97
HOME INSURANCE COMPANY THE	\$392,990	\$321,176	\$85,861	\$-117,288	-0.37
UNITED STATES FIDELITY & GUARANTY CO	\$385,350	\$406,252	\$2,934,762	\$481,109	1.18
NATIONWIDE PROPERTY & CASUALTY INS CO	\$375,576	\$348,592	\$169,381	\$431,186	1.24
EMPLOYERS MUTUAL CASUALTY COMPANY	\$358,586	\$355,088	\$92,268	\$-221,800	-0.62
WAUSAU UNDERWRITERS INS CO	\$353,871	\$289,801	\$570,658	\$166,224	0.57
CHARTER OAK FIRE INSURANCE CO THE	\$349,977	\$332,980	\$14,000	\$-1,410,000	-4.23
ROYAL INSURANCE COMPANY OF AMERICA	\$326,184	\$380,098	\$104,060	\$549,845	1.45
RLI INSURANCE COMPANY	\$267,257	\$74,103	\$0	\$39,365	0.53
VALLEY FORGE INSURANCE COMPANY	\$266,802	\$384,976	\$0	\$-27,467	-0.07
AMERICAN CASUALTY CO OF READING PA	\$241,068	\$191,673	\$4,819	\$-19,323	-0.10
HAWKEYE SECURITY INSURANCE COMPANY	\$233,493	\$262,393	\$88,065	\$72,198	0.28
JOHN DEERE INSURANCE COMPANY	\$230,740	\$211,189	\$41,913	\$290,614	1.38
OLD REPUBLIC INSURANCE COMPANY	\$210,788	\$207,680	\$85,888	\$133,220	0.64
SENTRY INSURANCE A MUTUAL COMPANY	\$206,885	\$202,178	\$0	\$131,040	0.65
UNIVERSAL UNDERWRITERS INS CO	\$184,981	\$184,981	\$19,108	\$121,752	0.66

(CONTINUED)

DEPARTMENT OF INSURANCE
PRODUCT LIABILITY

MARKET SHARE ANALYSIS

YEAR 1991

	PREMIUM WRITTEN	PREMIUM EARNED	LOSSES PAID	LOSSES INCURRED	LOSS RATIO
	TOTAL	TOTAL	TOTAL	TOTAL	TOTAL
COMPANY NAME:					
TRAVELERS INDEMNITY CO OF AMERICA	\$182,384	\$146,243	\$39,242	\$344,461	2.36
LUMBERMENS MUTUAL CASUALTY CO	\$177,702	\$181,074	\$5,370	\$74,762	0.41
LIBERTY INSURANCE CORPORATION	\$175,208	\$161,900	\$1,150	\$49,893	0.31
GLENS FALLS INSURANCE COMPANY THE	\$166,046	\$157,706	\$105,210	\$318,117	2.02
TOKIO MARINE AND FIRE INS CO LTD (US BR	\$162,461	\$160,745	\$0	\$15,445	0.10
NEW HAMPSHIRE INSURANCE COMPANY	\$160,951	\$150,477	\$4,500	\$39,939	0.27
MILLERS MUTUAL INS ASSN OF ILLINOIS	\$156,322	\$175,533	\$0	\$17,965	0.10
FARMERS AND MERCHANTS INSURANCE CO	\$155,104	\$123,294	\$0	\$0	0.00
GREAT CENTRAL INSURANCE COMPANY	\$153,093	\$156,995	\$7,708	\$12,445	0.08
AMERICAN AND FOREIGN INSURANCE CO	\$133,661	\$139,117	\$174	\$128,502	0.92
ALLIANZ UNDERWRITERS INSURANCE COMPANY	\$132,000	\$130,631	\$0	\$-203,140	-1.56
TRUCK INSURANCE EXCHANGE	\$124,290	\$122,745	\$975	\$-18,256	-0.15
CONTINENTAL CASUALTY COMPANY	\$120,566	\$120,601	\$40,977	\$-298,378	-2.47
AETNA CASUALTY AND SURETY COMPANY	\$112,751	\$168,806	\$2,096,618	\$1,129,141	6.69
MARYLAND CASUALTY COMPANY	\$103,062	\$107,418	\$825	\$15,408	0.14
ALLIED MUTUAL INS CO	\$90,260	\$89,678	\$0	\$0	0.00
AMCO INSURANCE COMPANY	\$87,930	\$65,904	\$1,679	\$3,079	0.05
AMERICAN ZURICH INSURANCE COMPANY	\$85,251	\$64,612	\$0	\$35,910	0.56
AMERICAN FAMILY MUTUAL INS CO	\$84,259	\$96,043	\$7,332	\$92,035	0.96
AMERICAN INSURANCE COMPANY THE	\$81,321	\$67,747	\$-2,020,095	\$-2,865,378	-42.30
FIREMENS INS CO OF NEWARK, NEW JERSEY	\$77,285	\$76,692	\$63,126	\$-48,999	-0.64

(CONTINUED)

DEPARTMENT OF INSURANCE
PRODUCT LIABILITY

MARKET SHARE ANALYSIS

YEAR 1991

	PREMIUM WRITTEN	PREMIUM EARNED	LOSSES PAID	LOSSES INCURRED	LOSS RATIO
	TOTAL	TOTAL	TOTAL	TOTAL	TOTAL
COMPANY NAME:					
GENERAL ACCIDENT INS CO OF AMERICA	\$68,801	\$72,133	\$3,500	\$-29,829	-0.41
CENTURY INDEMNITY COMPANY	\$68,750	\$51,466	\$0	\$49,014	0.95
WESTCHESTER FIRE INSURANCE COMPANY	\$68,724	\$172,955	\$1,500	\$39,638	0.23
GERLING AMERICA INSURANCE COMPANY	\$68,688	\$32,300	\$0	\$11,450	0.35
PENNSYLVANIA GENERAL INSURANCE CO	\$68,097	\$65,271	\$3,167	\$20,785	0.32
CONTINENTAL WESTERN INSURANCE CO	\$62,711	\$32,591	\$2,591	\$16,949	0.52
GRAIN DEALERS MUTUAL INSURANCE CO	\$62,561	\$60,498	\$3,903	\$4,246	0.07
CINCINNATI INS CO THE	\$61,814	\$40,771	\$0	\$0	0.00
COMMERCE AND INDUSTRY INSURANCE CO	\$61,669	\$76,726	\$34,000	\$96,260	1.25
GLOBE INDEMNITY COMPANY	\$59,256	\$77,612	\$19,206	\$74,896	0.97
HEART OF AMERICA FIRE & CAS UNDERWRITER	\$58,221	\$68,408	\$10,089	\$11,757	0.17
FIREMANS FUND INSURANCE COMPANY	\$52,788	\$50,502	\$25	\$26,549	0.53
AMERICAN MANUFACTURERS MUTUAL INS CO	\$48,819	\$84,528	\$1,181	\$12,286	0.15
SECURA INSURANCE A MUTUAL COMPANY	\$48,273	\$42,215	\$968	\$0	0.00
TRANSPORTATION INSURANCE COMPANY	\$48,226	\$173,624	\$181,844	\$1,193,499	6.87
CIGNA INSURANCE COMPANY	\$46,432	\$47,793	\$-603	\$-496,548	-10.39
NATIONWIDE MUTUAL INSURANCE COMPANY	\$46,371	\$80,252	\$91,432	\$37,841	0.47
NATIONWIDE MUTUAL FIRE INSURANCE CO	\$45,450	\$34,142	\$0	\$-31,820	-0.93
GRINNELL MUTUAL REINSURANCE COMPANY	\$43,550	\$40,231	\$2,322	\$70,334	1.75
PENN AMERICA INS CO	\$39,305	\$38,629	\$7,679	\$3,147	0.08
POTOMAC INSURANCE CO OF ILLINOIS	\$39,103	\$24,743	\$0	\$13,737	0.56

(CONTINUED)

DEPARTMENT OF INSURANCE
PRODUCT LIABILITY

MARKET SHARE ANALYSIS

YEAR 1991

	PREMIUM WRITTEN	PREMIUM EARNED	LOSSES PAID	LOSSES INCURRED	LOSS RATIO
	TOTAL	TOTAL	TOTAL	TOTAL	TOTAL
COMPANY NAME:					
AMERICAN FIRE & CASUALTY COMPANY	\$39,051	\$34,736	\$0	\$-133	-0.00
BITUMINOUS CASUALTY CORPORATION	\$37,306	\$32,942	\$7,500	\$-23,400	-0.71
STANDARD FIRE INSURANCE COMPANY	\$36,904	\$44,862	\$251	\$74,390	1.66
ATLAS INSURANCE COMPANY	\$36,352	\$42,738	\$1,300	\$41,300	0.97
LIBERTY MUTUAL FIRE INSURANCE CO	\$36,238	\$-2,260	\$0	\$-212,766	94.14
NORTHWESTERN NATIONAL CASUALTY CO	\$36,138	\$39,660	\$2,430	\$-14,488	-0.37
ASSURANCE COMPANY OF AMERICA	\$36,051	\$42,962	\$5,150	\$32,881	0.77
WEST AMERICAN INSURANCE COMPANY	\$34,090	\$29,321	\$0	\$-9,035	-0.31
NORTHERN INSURANCE CO OF NEW YORK	\$29,731	\$62,424	\$218,851	\$38,375	0.61
COLUMBIA MUTUAL INSURANCE CO	\$28,239	\$17,627	\$0	\$0	0.00
CAPITOL INDEMNITY CORPORATION	\$28,095	\$15,130	\$1,000	\$2,000	0.13
INSURANCE CO OF THE STATE OF PA	\$27,000	\$22,300	\$0	\$-18,772	-0.84
NORDIA INSURANCE COMPANY	\$26,978	\$30,162	\$0	\$-3,330	-0.11
COMMERCIAL UNION INSURANCE COMPANY	\$26,861	\$19,863	\$-2,930,643	\$-2,933,614	-147.69
COLONIA INSURANCE COMPANY	\$26,502	\$25,931	\$0	\$0	0.00
HOME INSURANCE CO OF WISCONSIN THE	\$25,216	\$23,007	\$0	\$17,000	0.74
FIRST FINANCIAL INSURANCE COMPANY	\$19,936	\$32,772	\$0	\$6,461	0.20
INDIANA LUMBERMENS MUTUAL INS CO	\$18,926	\$20,569	\$0	\$0	0.00
OHIO CASUALTY INSURANCE COMPANY	\$18,633	\$13,660	\$487	\$-16,281	-1.19
PHOENIX INSURANCE COMPANY THE	\$17,713	\$26,193	\$0	\$157,000	5.99
TRI STATE INSURANCE COMPANY	\$17,154	\$13,845	\$0	\$0	0.00

(CONTINUED)

DEPARTMENT OF INSURANCE
PRODUCT LIABILITY

MARKET SHARE ANALYSIS

YEAR 1991

	PREMIUM WRITTEN	PREMIUM EARNED	LOSSES PAID	LOSSES INCURRED	LOSS RATIO
	TOTAL	TOTAL	TOTAL	TOTAL	TOTAL
COMPANY NAME:					
UNITED SECURITY INSURANCE COMPANY	\$17,071	\$11,544	\$0	\$32,473	2.81
FARMERS ALLIANCE MUTUAL INS CO	\$16,563	\$27,611	\$15,503	\$-9,497	-0.34
HARTFORD CASUALTY INS CO	\$16,472	\$16,578	\$8,774	\$-20,897	-1.26
STONEWALL INSURANCE COMPANY	\$16,376	\$16,376	\$-1,122,599	\$-532,458	-32.51
ATLANTIC INSURANCE COMPANY	\$15,345	\$15,166	\$0	\$10,702	0.71
MICHIGAN MILLERS MUTUAL INS CO	\$14,815	\$12,041	\$0	\$-23,300	-1.94
BANKERS STANDARD INSURANCE COMPANY	\$14,671	\$19,709	\$-334	\$2,469	0.13
GENERAL CASUALTY CO OF WISCONSIN	\$13,867	\$14,354	\$1,130	\$3,571	0.25
AMERICAN ECONOMY INSURANCE COMPANY	\$13,240	\$14,326	\$1,000	\$1,000	0.07
RELIANCE INSURANCE COMPANY	\$11,840	\$13,439	\$0	\$-289,974	-21.58
TRAVELERS INDEMNITY CO OF RHODE ISLAND	\$10,393	\$11,221	\$171	\$-829	-0.07
CIGNA FIRE UNDERWRITERS INS CO	\$10,354	\$12,673	\$-3,724	\$27	0.00
NORTH RIVER INSURANCE COMPANY THE	\$10,171	\$145,272	\$2,637	\$58,133	0.40
MT AIRY INSURANCE COMPANY	\$9,790	\$9,983	\$0	\$1,117	0.11
MINNESOTA MUTUAL FIRE & CASUALTY CO	\$9,511	\$3,752	\$0	\$1,930	0.51
REGENT INSURANCE COMPANY	\$8,343	\$1,276	\$0	\$309	0.24
SAFECO INSURANCE CO OF AMERICA	\$8,091	\$640	\$3,500	\$-9,599	-15.00
KENTUCKY INSURANCE COMPANY	\$7,635	\$3,813	\$0	\$792	0.21
AMERICAN GUARANTEE & LIABILITY INS CO	\$7,519	\$-122,146	\$0	\$-76,287	0.62
FIREMANS FUND INS CO OF WISCONSIN	\$7,123	\$18,482	\$0	\$-29,129	-1.58
SOUTH CAROLINA INSURANCE COMPANY	\$7,017	\$7,068	\$0	\$78	0.01

(CONTINUED)

DEPARTMENT OF INSURANCE
PRODUCT LIABILITY

MARKET SHARE ANALYSIS

YEAR 1991

	PREMIUM WRITTEN	PREMIUM EARNED	LOSSES PAID	LOSSES INCURRED	LOSS RATIO
	TOTAL	TOTAL	TOTAL	TOTAL	TOTAL
COMPANY NAME:					
INDUSTRIAL INDEMNITY COMPANY	\$6,942	\$5,181	\$0	\$1,310	0.25
ALLSTATE INSURANCE COMPANY	\$6,676	\$21,380	\$416,605	\$-1,261,527	-59.01
UTICA MUTUAL INSURANCE COMPANY	\$6,477	\$8,344	\$0	\$-4,500	-0.54
ASSOCIATED INDEMNITY CORPORATION	\$6,415	\$14,951	\$0	\$12,352	0.83
SHELTER MUTUAL INSURANCE CO	\$6,377	\$6,129	\$57	\$57	0.01
FIRST NATIONAL INS CO OF AMERICA	\$6,233	\$7,072	\$0	\$2,686	0.38
SHELTER GENERAL INS CO	\$6,232	\$7,619	\$0	\$0	0.00
GULF INSURANCE COMPANY	\$5,667	\$4,333	\$0	\$25,162	5.81
ATLANTIC MUTUAL INSURANCE COMPANY	\$5,590	\$6,288	\$0	\$-48,564	-7.72
AETNA CASUALTY & SURETY OF AMERICA	\$5,461	\$2,445	\$0	\$1,442	0.59
SELECT INSURANCE COMPANY	\$5,402	\$4,274	\$0	\$5,208	1.22
FIRST SPECIALTY INSURANCE CORPORATION	\$5,400	\$3,375	\$0	\$1,809	0.54
EQUITY MUTUAL INSURANCE COMPANY	\$5,063	\$5,645	\$0	\$0	0.00
NORTHBROOK NATIONAL INS CO	\$4,882	\$4,915	\$0	\$2,352	0.48
FIRST SOUTHERN INSURANCE COMPANY*	\$4,674	\$2,913	\$0	\$0	0.00
AMERISURE INSURANCE COMPANY	\$4,611	\$3,929	\$0	\$16,000	4.07
NN INSURANCE COMPANY	\$4,588	\$2,742	\$0	\$-2,060	-0.75
ECONOMY FIRE & CASUALTY COMPANY	\$4,478	\$2,659	\$0	\$0	0.00
GRANITE STATE INSURANCE COMPANY	\$4,255	\$4,101	\$0	\$1,268	0.31
HOUSTON GENERAL INS CO	\$4,164	\$4,002	\$0	\$1,265	0.32
MUTUAL SERVICE CASUALTY INSURANCE CO	\$4,038	\$4,038	\$0	\$-5,254	-1.30

(CONTINUED)

DEPARTMENT OF INSURANCE
PRODUCT LIABILITY

MARKET SHARE ANALYSIS

YEAR 1991

	PREMIUM WRITTEN	PREMIUM EARNED	LOSSES PAID	LOSSES INCURRED	LOSS RATIO
	TOTAL	TOTAL	TOTAL	TOTAL	TOTAL
COMPANY NAME:					
COUNTRY MUTUAL INSURANCE COMPANY	\$3,917	\$4,926	\$0	\$1,089	0.22
CIGNA PROPERTY & CASUALTY INS CO	\$3,913	\$9,243	\$205	\$-29,050	-3.14
STATE FARM FIRE AND CASUALTY CO	\$3,770	\$3,182	\$0	\$-5,702	-1.79
NORTHLAND INSURANCE COMPANY	\$3,722	\$7,187	\$0	\$-3,236	-0.45
HOME INSURANCE COMPANY OF INDIANA, THE	\$3,574	\$3,574	\$0	\$-2,000	-0.56
CONSOLIDATED AMERICAN INSURANCE CO	\$3,465	\$5,239	\$0	\$-358	-0.07
FARM BUREAU TOWN & COUNTRY INS CO OF MO	\$2,689	\$3,638	\$0	\$0	0.00
FARMINGTON CASUALTY COMPANY	\$2,666	\$2,666	\$0	\$1,572	0.59
AMERICAN NATIONAL FIRE INSURANCE CO	\$2,468	\$2,565	\$0	\$-120,986	-47.17
NORTHWESTERN NATIONAL INS CO	\$2,447	\$5,355	\$0	\$21,101	3.94
FIDELITY AND CASUALTY CO OF NY*	\$1,766	\$1,780	\$45,500	\$28,983	16.28
PENNSYLVANIA NATIONAL MUTUAL CAS INS CO	\$1,708	\$8,238	\$0	\$468	0.06
INSURANCE COMPANY OF EVANSTON	\$1,608	\$1,722	\$0	\$531	0.31
GREAT AMERICAN INSURANCE COMPANY	\$1,594	\$1,476	\$0	\$3,367	2.28
GENERAL INSURANCE CO OF AMERICA	\$1,541	\$2,787	\$8,986	\$-289,424	-103.85
COMMONWEALTH GENERAL INS CO	\$1,114	\$889	\$0	\$16	0.02
EMPIRE FIRE AND MARINE INSURANCE CO	\$1,107	\$1,107	\$0	\$-51	-0.05
CASUALTY RECIPROCAL EXCHANGE	\$1,087	\$4,078	\$0	\$0	0.00
VIGILANT INSURANCE COMPANY	\$854	\$939	\$0	\$-631	-0.67
VALIANT INS CO	\$768	\$690	\$0	\$-9,080	-13.16
AMERICAN ALLIANCE INSURANCE COMPANY	\$344	\$334	\$0	\$3,637	10.89

(CONTINUED)

DEPARTMENT OF INSURANCE
PRODUCT LIABILITY

MARKET SHARE ANALYSIS

YEAR 1991

	PREMIUM WRITTEN	PREMIUM EARNED	LOSSES PAID	LOSSES INCURRED	LOSS RATIO
	TOTAL	TOTAL	TOTAL	TOTAL	TOTAL
COMPANY NAME:					
NORTH AMERICAN SPECIALTY INS CO	\$303	\$153	\$0	\$143	0.93
AMERICAN EMPLOYERS INSURANCE CO	\$165	\$-36	\$52	\$1,443	-40.08
FIDELITY AND GUARANTY INSURANCE COMPANY	\$133	\$44	\$0	\$-100	-2.27
AMERICAN AUTOMOBILE INSURANCE CO	\$122	\$35	\$90	\$-8,068	-230.51
MIC PROPERTY AND CASUALTY INS CORP	\$97	\$97	\$-532	\$-532	-5.48
MID CONTINENT CASUALTY COMPANY	\$36	\$36	\$0	\$0	0.00
FARMLAND MUTUAL INSURANCE COMPANY	\$27	\$27	\$0	\$-17	-0.63
BROTHERHOOD MUTUAL INSURANCE CO	\$1	\$1	\$0	\$0	0.00
AFFILIATED FM INSURANCE COMPANY	\$0	\$0	\$0	\$-25,721	.
BIRMINGHAM FIRE INS CO OF PA	\$0	\$13,470	\$0	\$8,862	0.66
NATIONAL INDEMNITY COMPANY	\$0	\$0	\$0	\$-112	.
LONDON ASSURANCE OF AMERICA INC THE	\$0	\$0	\$0	\$40	.
PACIFIC INDEMNITY COMPANY	\$0	\$0	\$0	\$-1,033	.
SEA INSURANCE CO OF AMERICA THE	\$0	\$0	\$1,318	\$1,358	.
KANSAS CITY FIRE & MARINE INS CO	\$0	\$0	\$0	\$-39	.
COUNTRY PREFERRED INSURANCE COMPANY*	\$0	\$0	\$0	\$-378	.
CITY INSURANCE COMPANY	\$0	\$0	\$116,050	\$-24,450	.
NATIONAL AMERICAN INS CO OF CALIFORNIA	\$0	\$0	\$0	\$9,174	.
ILLINOIS NATIONAL INSURANCE COMPANY	\$0	\$0	\$0	\$-1,240	.
UNITED PACIFIC INSURANCE COMPANY	\$0	\$0	\$0	\$-157	.
SAFEGUARD INSURANCE COMPANY	\$0	\$0	\$0	\$-30	.

(CONTINUED)

DEPARTMENT OF INSURANCE
PRODUCT LIABILITY

MARKET SHARE ANALYSIS

YEAR 1991

	PREMIUM WRITTEN	PREMIUM EARNED	LOSSES PAID	LOSSES INCURRED	LOSS RATIO
	TOTAL	TOTAL	TOTAL	TOTAL	TOTAL
COMPANY NAME:					
SECURITY INSURANCE CO OF HARTFORD	\$0	\$0	\$0	\$18,870	.
FIDELITY AND GUARANTY INS UNDERWRITERS	\$0	\$182,634	\$19,605	\$86,205	0.47
UNITED STATES LIABILITY INSURANCE CO	\$0	\$0	\$0	\$2,811	.
AGRICULTURAL INSURANCE COMPANY	\$0	\$0	\$0	\$205	.
ZURICH AMERICAN INS CO OF ILLINOIS	\$0	\$0	\$0	\$-161,741	.
ALLIANZ INSURANCE COMPANY	\$0	\$0	\$0	\$26,680	.
INTERNATIONAL INDEMNITY COMPANY	\$0	\$0	\$0	\$-2,300	.
HARTFORD UNDERWRITERS INSURANCE CO	\$-4	\$0	\$0	\$-317	.
JEFFERSON INSURANCE CO OF NEW YORK	\$-66	\$-66	\$0	\$-96	1.45
MICHIGAN MUTUAL INSURANCE COMPANY	\$-370	\$2,629	\$0	\$9,495	3.61
NATIONAL FIRE INS CO OF HARTFORD	\$-523	\$173	\$0	\$286	1.65
BITUMINOUS FIRE AND MARINE INS CO	\$-3,108	\$4,544	\$0	\$-22,800	-5.02
AETNA CASUALTY & SURETY CO OF IL	\$-14,130	\$-14,109	\$0	\$36,499	-2.59
NORTHBROOK PROPERTY & CASUALTY INS CO	\$-17,239	\$-4,624	\$17,250	\$125,006	-27.03
HOME INDEMNITY COMPANY THE	\$-52,138	\$-17,165	\$72,890	\$371,916	-21.67
HARTFORD ACCIDENT & INDEMNITY CO*	\$-168,432	\$-158,666	\$275,031	\$-3,385,135	21.33
TOTAL	\$36,697,276	\$34,582,434	\$11,556,157	\$11,283,789	0.33

DEPARTMENT OF INSURANCE
PRODUCT LIABILITY

MARKET SHARE ANALYSIS

YEAR 1990

	PREMIUM WRITTEN	PREMIUM EARNED	LOSSES PAID	LOSSES INCURRED	LOSS RATIO
	TOTAL	TOTAL	TOTAL	TOTAL	TOTAL
COMPANY NAME:					
NATIONAL UNION FIRE INS CO OF PITTSBURG	\$6,896,453	\$6,689,340	\$1,077,768	\$63,796,960	9.54
LIBERTY MUTUAL INSURANCE COMPANY	\$3,150,339	\$3,332,294	\$-40,737	\$-124,779	-0.04
TRAVELERS INDEMNITY CO OF ILLINOIS	\$1,747,076	\$1,889,384	\$110,794	\$2,829,169	1.50
ST PAUL FIRE & MARINE INSURANCE CO	\$1,343,845	\$1,322,793	\$14,244	\$203,343	0.15
FEDERATED MUTUAL INSURANCE COMPANY	\$1,307,138	\$1,355,386	\$732,428	\$743,307	0.55
INTERNATIONAL INSURANCE COMPANY	\$1,189,739	\$1,145,019	\$0	\$174,717	0.15
TRAVELERS INDEMNITY COMPANY	\$1,122,003	\$1,260,336	\$102,021	\$-1,812,753	-1.44
CONTINENTAL INSURANCE COMPANY THE*	\$996,883	\$1,036,553	\$1,135,281	\$700,031	0.68
ZURICH INSURANCE COMPANY	\$962,143	\$889,050	\$60,814	\$936,085	1.05
FEDERAL INSURANCE COMPANY	\$955,059	\$733,437	\$0	\$530,604	0.72
UNITED STATES FIRE INSURANCE CO	\$936,218	\$648,787	\$428,175	\$454,187	0.70
AETNA CASUALTY AND SURETY COMPANY	\$917,053	\$520,390	\$2,485,029	\$2,639,629	5.07
ST PAUL MERCURY INSURANCE COMPANY	\$885,487	\$838,696	\$19,840	\$935,149	1.12
INSURANCE COMPANY OF NORTH AMERICA	\$835,045	\$919,117	\$49,788	\$1,008,139	1.10
VALLEY FORGE INSURANCE COMPANY	\$809,257	\$775,285	\$0	\$343,185	0.44
TRANSCONTINENTAL INSURANCE COMPANY	\$806,613	\$815,211	\$10,180	\$11,533	0.01
ROYAL INSURANCE COMPANY OF AMERICA	\$695,975	\$755,869	\$18,016	\$-423,830	-0.56
HARTFORD ACCIDENT & INDEMNITY CO*	\$616,111	\$782,260	\$665,752	\$1,545,564	1.98
AMERICAN STATES INSURANCE COMPANY	\$606,856	\$624,021	\$11,500	\$217,225	0.35
RANGER INSURANCE CO	\$563,693	\$532,421	\$11,837	\$-76,323	-0.14
INSURANCE CO OF THE STATE OF PA	\$550,696	\$567,776	\$0	\$140,000	0.25

(CONTINUED)

DEPARTMENT OF INSURANCE
PRODUCT LIABILITY
MARKET SHARE ANALYSIS
YEAR 1990

	PREMIUM WRITTEN	PREMIUM EARNED	LOSSES PAID	LOSSES INCURRED	LOSS RATIO
	TOTAL	TOTAL	TOTAL	TOTAL	TOTAL
COMPANY NAME:					
AMERICAN MOTORISTS INSURANCE CO	\$536,789	\$662,594	\$60,460	\$14,728	0.02
TRANSPORTATION INSURANCE COMPANY	\$490,639	\$427,850	\$140,652	\$449,932	1.05
UNITED STATES FIDELITY & GUARANTY CO	\$490,254	\$614,176	\$2,019,927	\$703,725	1.15
ROYAL INDEMNITY COMPANY	\$473,089	\$548,410	\$0	\$71,561	0.13
CHARTER OAK FIRE INSURANCE CO THE	\$430,565	\$420,566	\$528	\$1,628,419	3.87
HOME INSURANCE COMPANY THE	\$415,278	\$396,969	\$30,288	\$26,062	0.07
HOME INDEMNITY COMPANY THE	\$410,847	\$473,978	\$700,252	\$430,356	0.91
NATIONAL SURETY CORPORATION	\$403,652	\$485,551	\$254	\$-1,499,415	-3.09
NORTH RIVER INSURANCE COMPANY THE	\$397,586	\$348,501	\$0	\$173,636	0.50
FIDELITY AND GUARANTY INS UNDERWRITERS	\$391,339	\$208,705	\$5,565	\$45,065	0.22
ALLSTATE INSURANCE COMPANY	\$368,232	\$365,757	\$-3,173,008	\$-8,706,556	-23.80
NATIONWIDE PROPERTY & CASUALTY INS CO	\$364,404	\$298,527	\$20,832	\$269,971	0.90
EMPLOYERS MUTUAL CASUALTY COMPANY	\$361,018	\$374,738	\$-1,011	\$263,837	0.70
SECURA INSURANCE A MUTUAL COMPANY	\$351,629	\$307,725	\$46,014	\$63,714	0.21
UNITED FIRE AND CASUALTY COMPANY	\$329,887	\$299,112	\$5,667	\$-25,778	-0.09
HAWKEYE SECURITY INSURANCE COMPANY	\$308,402	\$296,791	\$63,054	\$-43,397	-0.15
GENERAL ACCIDENT INS CO OF AMERICA	\$300,547	\$313,135	\$1,133	\$-13,541	-0.04
PACIFIC EMPLOYERS INSURANCE COMPANY	\$239,237	\$285,711	\$2,389	\$-20,111	-0.07
CONTINENTAL CASUALTY COMPANY	\$232,370	\$289,657	\$219,716	\$-336,699	-1.16
CONTINENTAL WESTERN INSURANCE CO	\$232,012	\$251,022	\$33,424	\$-27,800	-0.11
TWIN CITY FIRE INS CO	\$230,763	\$136,589	\$2,350	\$117,817	0.86

(CONTINUED)

DEPARTMENT OF INSURANCE
PRODUCT LIABILITY

MARKET SHARE ANALYSIS

YEAR 1990

	PREMIUM WRITTEN	PREMIUM EARNED	LOSSES PAID	LOSSES INCURRED	LOSS RATIO
	TOTAL	TOTAL	TOTAL	TOTAL	TOTAL
COMPANY NAME:					
LUMBERMENS MUTUAL CASUALTY CO	\$230,713	\$229,049	\$711	\$148,106	0.65
GLENS FALLS INSURANCE COMPANY THE	\$222,854	\$300,778	\$79,811	\$-157,819	-0.52
AMERICAN AND FOREIGN INSURANCE CO	\$220,623	\$175,498	\$1,530	\$12,079	0.07
AMERICAN FAMILY MUTUAL INS CO	\$216,603	\$231,423	\$42,885	\$29,385	0.13
MILLERS MUTUAL INS ASSN OF ILLINOIS	\$213,468	\$236,797	\$15,318	\$52,168	0.22
SENTRY INSURANCE A MUTUAL COMPANY	\$213,002	\$223,557	\$174,815	\$-90,377	-0.40
JOHN DEERE INSURANCE COMPANY	\$208,685	\$205,442	\$44,917	\$179,658	0.87
PENNSYLVANIA GENERAL INSURANCE CO	\$181,894	\$163,917	\$3,112	\$14,903	0.09
NATIONWIDE MUTUAL INSURANCE COMPANY	\$174,994	\$178,311	\$1,507	\$163,994	0.92
AMERICAN NATIONAL FIRE INSURANCE CO	\$157,907	\$187,922	\$30,533	\$580,483	3.09
AMERICAN MANUFACTURERS MUTUAL INS CO	\$155,298	\$98,721	\$200,000	\$-27,334	-0.28
AMERICAN HOME ASSURANCE COMPANY	\$142,875	\$5,858	\$1,321	\$730,588	124.72
STANDARD FIRE INSURANCE COMPANY	\$124,839	\$121,524	\$33,088	\$3,735	0.03
GLOBE INDEMNITY COMPANY	\$120,700	\$128,270	\$20,258	\$43,177	0.34
NORTHBROOK PROPERTY & CASUALTY INS CO	\$119,590	\$131,994	\$19,129	\$184,553	1.40
TRAVELERS INDEMNITY CO OF AMERICA	\$116,272	\$100,630	\$55,611	\$-104,541	-1.04
AMERICAN CASUALTY CO OF READING PA	\$115,771	\$115,697	\$45,257	\$45,229	0.39
GENERAL INSURANCE CO OF AMERICA	\$115,694	\$114,749	\$0	\$14,504	0.13
ALLIED MUTUAL INS CO	\$112,567	\$118,004	\$0	\$0	0.00
SAFECO INSURANCE CO OF AMERICA	\$112,003	\$156,706	\$52,273	\$626,430	4.00
GREAT CENTRAL INSURANCE COMPANY	\$107,931	\$120,659	\$-71,196	\$-100,196	-0.83

(CONTINUED)

DEPARTMENT OF INSURANCE
PRODUCT LIABILITY

MARKET SHARE ANALYSIS

YEAR 1990

	PREMIUM WRITTEN	PREMIUM EARNED	LOSSES PAID	LOSSES INCURRED	LOSS RATIO
	TOTAL	TOTAL	TOTAL	TOTAL	TOTAL
COMPANY NAME:					
AMERICAN ALLIANCE INSURANCE COMPANY	\$98,298	\$125,553	\$14,257	\$147,778	1.18
BITUMINOUS CASUALTY CORPORATION	\$96,341	\$125,211	\$7,621	\$-87,679	-0.70
COMMERCE AND INDUSTRY INSURANCE CO	\$95,260	\$47,988	\$0	\$0	0.00
AMCO INSURANCE COMPANY	\$71,962	\$72,779	\$0	\$17,000	0.23
AMERICAN INSURANCE COMPANY THE	\$67,931	\$264,266	\$75,364	\$-1,034,394	-3.91
FARMERS AND MERCHANTS INSURANCE CO	\$67,325	\$54,788	\$0	\$0	0.00
HEART OF AMERICA FIRE & CAS UNDERWRITER	\$66,813	\$59,035	\$1,232	\$16,095	0.27
FIREMENS INS CO OF NEWARK, NEW JERSEY	\$65,033	\$64,599	\$46,754	\$-1,459	-0.02
GRAIN DEALERS MUTUAL INSURANCE CO	\$57,923	\$65,009	\$12,100	\$-2,353	-0.04
PHOENIX INSURANCE COMPANY THE	\$54,926	\$58,395	\$0	\$-9,000	-0.15
HANOVER INSURANCE COMPANY THE	\$53,358	\$50,144	\$3,036	\$31,026	0.62
ATLAS INSURANCE COMPANY	\$50,216	\$46,297	\$1,393	\$1,178	0.03
CIGNA INSURANCE COMPANY	\$50,130	\$52,565	\$0	\$500,000	9.51
PROVIDENCE WASHINGTON INSURANCE CO	\$47,399	\$46,861	\$212	\$11,823	0.25
FARMERS ALLIANCE MUTUAL INS CO	\$44,251	\$37,563	\$4,820	\$14,820	0.39
LIBERTY INSURANCE CORPORATION	\$38,658	\$23,258	\$0	\$0	0.00
NORDIA INSURANCE COMPANY	\$38,577	\$116,527	\$3,176	\$94,736	0.81
AMERICAN FIRE & CASUALTY COMPANY	\$38,150	\$40,896	\$1,625	\$-7,754	-0.19
GRINNELL MUTUAL REINSURANCE COMPANY	\$37,882	\$36,528	\$948	\$2,998	0.08
MASSACHUSETTS BAY INS CO	\$37,684	\$43,287	\$16,090	\$37,803	0.87
NORTHWESTERN NATIONAL CASUALTY CO	\$37,487	\$39,418	\$0	\$-8,388	-0.21

(CONTINUED)

DEPARTMENT OF INSURANCE
PRODUCT LIABILITY

MARKET SHARE ANALYSIS

YEAR 1990

	PREMIUM WRITTEN	PREMIUM EARNED	LOSSES PAID	LOSSES INCURRED	LOSS RATIO
	TOTAL	TOTAL	TOTAL	TOTAL	TOTAL
COMPANY NAME:					
FIREMANS FUND INS CO OF WISCONSIN	\$33,053	\$20,483	\$0	\$79,888	3.90
COLONIA INSURANCE COMPANY	\$32,110	\$27,814	\$0	\$26,788	0.96
WEST AMERICAN INSURANCE COMPANY	\$28,655	\$34,511	\$244	\$3,308	0.10
AUTO OWNERS INSURANCE CO MUTUAL	\$27,790	\$36,000	\$0	\$-7,223	-0.20
BITUMINOUS FIRE AND MARINE INS CO	\$26,480	\$21,647	\$40,000	\$65,200	3.01
FIRST NATIONAL INS CO OF AMERICA	\$25,437	\$25,151	\$0	\$9,566	0.38
PENN AMERICA INS CO	\$25,374	\$35,377	\$-525	\$-47	-0.00
INDIANA LUMBERMENS MUTUAL INS CO	\$23,843	\$30,026	\$0	\$0	0.00
FIREMANS FUND INSURANCE COMPANY	\$23,263	\$19,591	\$34,199	\$-116,282	-5.94
CIGNA FIRE UNDERWRITERS INS CO	\$23,113	\$15,732	\$0	\$-35,000	-2.22
ASSOCIATED INDEMNITY CORPORATION	\$23,017	\$25,138	\$0	\$10,658	0.42
BIRMINGHAM FIRE INS CO OF PA	\$20,122	\$6,653	\$0	\$75,016	11.28
BANKERS STANDARD INSURANCE COMPANY	\$17,534	\$17,968	\$0	\$0	0.00
HARTFORD CASUALTY INS CO	\$17,188	\$22,394	\$5,637	\$33,676	1.50
NATIONWIDE MUTUAL FIRE INSURANCE CO	\$16,584	\$10,836	\$0	\$15	0.00
LIBERTY MUTUAL FIRE INSURANCE CO	\$14,413	\$8,757	\$3,376	\$-67,779	-7.74
PENNSYLVANIA NATIONAL MUTUAL CAS INS CO	\$14,047	\$24,898	\$5,100	\$961	0.04
AMERICAN ECONOMY INSURANCE COMPANY	\$13,843	\$19,961	\$1,396	\$1,396	0.07
AETNA CASUALTY & SURETY CO OF IL	\$12,413	\$11,862	\$0	\$27,626	2.33
OHIO CASUALTY INSURANCE COMPANY	\$11,576	\$11,485	\$0	\$38,605	3.36
STATE FARM FIRE AND CASUALTY CO	\$11,499	\$25,828	\$-6,750	\$-65,422	-2.53

(CONTINUED)

DEPARTMENT OF INSURANCE
PRODUCT LIABILITY

MARKET SHARE ANALYSIS

YEAR 1990

	PREMIUM WRITTEN	PREMIUM EARNED	LOSSES PAID	LOSSES INCURRED	LOSS RATIO
	TOTAL	TOTAL	TOTAL	TOTAL	TOTAL
COMPANY NAME:					
CIGNA PROPERTY & CASUALTY INS CO	\$10,942	\$20,863	\$802	\$802	0.04
ATLANTIC INSURANCE COMPANY	\$10,893	\$9,503	\$0	\$-1,789	-0.19
POTOMAC INSURANCE CO OF ILLINOIS	\$10,726	\$5,782	\$0	\$3,748	0.65
UTICA MUTUAL INSURANCE COMPANY	\$10,693	\$7,801	\$3,600	\$18,780	2.41
SHELTER GENERAL INS CO	\$9,561	\$8,479	\$0	\$0	0.00
HOME INSURANCE CO OF WISCONSIN THE	\$9,236	\$9,236	\$0	\$0	0.00
CONSOLIDATED AMERICAN INSURANCE CO	\$8,890	\$6,953	\$0	\$1,160	0.17
TRI STATE INSURANCE COMPANY	\$8,740	\$8,355	\$0	\$0	0.00
MUTUAL SERVICE CASUALTY INSURANCE CO	\$8,645	\$14,413	\$0	\$12,494	0.87
SOUTH CAROLINA INSURANCE COMPANY	\$8,466	\$8,226	\$0	\$111	0.01
GREAT AMERICAN INSURANCE COMPANY	\$8,006	\$10,234	\$0	\$-6,116	-0.60
NORTHWESTERN NATIONAL INS CO	\$7,842	\$9,241	\$-167	\$3,704	0.40
ATLANTIC MUTUAL INSURANCE COMPANY	\$7,452	\$4,657	\$0	\$61,649	13.24
OWNERS INSURANCE COMPANY	\$6,698	\$17,299	\$0	\$-6,982	-0.40
HOUSTON GENERAL INS CO	\$6,489	\$3,413	\$0	\$1,816	0.53
FIDELITY AND CASUALTY CO OF NY*	\$5,865	\$5,763	\$520	\$-3,302	-0.57
TRAVELERS INDEMNITY CO OF RHODE ISLAND	\$5,717	\$4,417	\$0	\$-23,000	-5.21
NORTHLAND INSURANCE COMPANY	\$5,424	\$5,373	\$0	\$0	0.00
SHELTER MUTUAL INSURANCE CO	\$5,344	\$5,961	\$0	\$0	0.00
AMERISURE INSURANCE COMPANY	\$5,265	\$7,134	\$0	\$-3,000	-0.42
MICHIGAN MILLERS MUTUAL INS CO	\$5,224	\$4,600	\$10,607	\$-393	-0.09

(CONTINUED)

DEPARTMENT OF INSURANCE
PRODUCT LIABILITY

MARKET SHARE ANALYSIS

YEAR 1990

	PREMIUM WRITTEN	PREMIUM EARNED	LOSSES PAID	LOSSES INCURRED	LOSS RATIO
	TOTAL	TOTAL	TOTAL	TOTAL	TOTAL
COMPANY NAME:					
FARM BUREAU TOWN & COUNTRY INS CO OF MO	\$4,947	\$5,598	\$0	\$0	0.00
CITIZENS INSURANCE COMPANY OF AMERICA	\$4,735	\$4,340	\$0	\$4,049	0.93
NN INSURANCE COMPANY	\$4,566	\$2,432	\$0	\$2,167	0.89
NATIONAL FIRE INS CO OF HARTFORD	\$4,394	\$4,544	\$0	\$-907	-0.20
AMERICAN ZURICH INSURANCE COMPANY	\$4,290	\$3,158	\$0	\$1,490	0.47
NIAGARA FIRE INSURANCE COMPANY	\$3,732	\$2,076	\$0	\$3,736	1.80
COUNTRY MUTUAL INSURANCE COMPANY	\$3,568	\$1,872	\$0	\$0	0.00
SELECT INSURANCE COMPANY	\$3,056	\$3,135	\$0	\$-1,253	-0.40
GULF INSURANCE COMPANY	\$2,667	\$3,726	\$0	\$12,855	3.45
NORTHFIELD INSURANCE COMPANY	\$2,296	\$2,701	\$0	\$0	0.00
UNIVERSAL UNDERWRITERS INS CO	\$1,929	\$1,929	\$0	\$-535	-0.28
EMPIRE FIRE AND MARINE INSURANCE CO	\$1,107	\$1,107	\$0	\$799	0.72
MIC PROPERTY AND CASUALTY INS CORP	\$776	\$679	\$0	\$176	0.26
STATE FARM GENERAL INSURANCE CO	\$341	\$314	\$0	\$-1,440	-4.59
BOSTON OLD COLONY INSURANCE COMPANY	\$145	\$142	\$0	\$254	1.79
COMMONWEALTH GENERAL INS CO	\$50	\$99	\$0	\$1,864	18.83
FIDELITY AND GUARANTY INSURANCE COMPANY	\$44	\$52	\$0	\$0	0.00
HARTFORD UNDERWRITERS INSURANCE CO	\$4	\$0	\$0	\$484	.
GUARANTY NATIONAL INSURANCE COMPANY	\$0	\$0	\$0	\$-15,344	.
FORUM INSURANCE COMPANY	\$0	\$0	\$0	\$-41,200	.
NORTHERN INSURANCE CO OF NEW YORK	\$0	\$0	\$0	\$175,000	.

(CONTINUED)

DEPARTMENT OF INSURANCE
PRODUCT LIABILITY

MARKET SHARE ANALYSIS

YEAR 1990

	PREMIUM WRITTEN	PREMIUM EARNED	LOSSES PAID	LOSSES INCURRED	LOSS RATIO
	TOTAL	TOTAL	TOTAL	TOTAL	TOTAL
COMPANY NAME:					
PACIFIC INDEMNITY COMPANY	\$0	\$-185	\$0	\$0	0.00
COMMERCIAL INS CO OF NEWARK NJ*	\$0	\$0	\$0	\$-750	.
KANSAS CITY FIRE & MARINE INS CO	\$0	\$22	\$0	\$-1,936	-88.00
COUNTRY PREFERRED INSURANCE COMPANY*	\$0	\$1,770	\$0	\$0	0.00
INDUSTRIAL INDEMNITY COMPANY	\$0	\$0	\$0	\$-4	.
CAMDEN FIRE INSURANCE ASSOCIATION	\$0	\$0	\$5,324	\$5,324	.
STONEWALL INSURANCE COMPANY	\$0	\$0	\$0	\$-53,352	.
CITY INSURANCE COMPANY	\$0	\$0	\$8,000	\$13,350	.
GRANITE STATE INSURANCE COMPANY	\$0	\$0	\$0	\$19,418	.
SAFEGUARD INSURANCE COMPANY	\$0	\$114	\$0	\$-91	-0.80
ST PAUL GUARDIAN INSURANCE COMPANY	\$0	\$0	\$0	\$-1,216	.
LINCOLN NATIONAL SPECIALTY INS CO	\$0	\$0	\$170,310	\$6,675	.
ZURICH AMERICAN INS CO OF ILLINOIS	\$0	\$0	\$0	\$11,975	.
NORTHBROOK INDEMNITY CO	\$0	\$0	\$0	\$-56,967	.
ASSURANCE COMPANY OF AMERICA	\$-117	\$-117	\$0	\$0	0.00
CENTENNIAL INSURANCE COMPANY	\$-146	\$-146	\$0	\$0	0.00
AGRICULTURAL INSURANCE COMPANY	\$-156	\$-130	\$0	\$-1,625	12.50
NORTHBROOK NATIONAL INS CO	\$-275	\$3,949	\$0	\$-52,777	-13.36
WESTCHESTER FIRE INSURANCE COMPANY	\$-468	\$-332	\$0	\$429	-1.29
AMERICAN AUTOMOBILE INSURANCE CO	\$-4,034	\$-2,389	\$54,038	\$40,108	-16.79
MICHIGAN MUTUAL INSURANCE COMPANY	\$-5,337	\$72	\$0	\$-21,995	-305.49

(CONTINUED)

DEPARTMENT OF INSURANCE
PRODUCT LIABILITY

MARKET SHARE ANALYSIS

YEAR 1990

	PREMIUM WRITTEN	PREMIUM EARNED	LOSSES PAID	LOSSES INCURRED	LOSS RATIO
	TOTAL	TOTAL	TOTAL	TOTAL	TOTAL
COMPANY NAME:					
AMERICAN GUARANTEE & LIABILITY INS CO	\$-6,041	\$25,040	\$13,000	\$43,292	1.73
MARYLAND CASUALTY COMPANY	\$-6,323	\$-6,043	\$0	\$74,744	-12.37
HARTFORD FIRE INSURANCE COMPANY	\$-24,139	\$-24,543	\$0	\$834,472	-34.00
TOTAL	\$40,855,191	\$40,720,763	\$8,359,435	\$71,571,524	1.76

DEPARTMENT OF INSURANCE
PRODUCT LIABILITY

MARKET SHARE ANALYSIS

YEAR 1989

	PREMIUM WRITTEN	PREMIUM EARNED	LOSSES PAID	LOSSES INCURRED	LOSS RATIO
	TOTAL	TOTAL	TOTAL	TOTAL	TOTAL
COMPANY NAME:					
NATIONAL UNION FIRE INS CO OF PITTSBURG	\$6,415,175	\$4,790,796	\$1,032,666	\$3,800,653	0.79
LIBERTY MUTUAL INSURANCE COMPANY	\$4,573,310	\$5,282,655	\$1,033,849	\$96,416	0.02
FEDERAL INSURANCE COMPANY	\$1,891,669	\$1,191,007	\$191,769	\$3,088,670	2.59
ST PAUL FIRE & MARINE INSURANCE CO	\$1,864,453	\$1,531,555	\$84,576	\$210,774	0.14
TRAVELERS INDEMNITY COMPANY	\$1,716,509	\$2,247,147	\$829,453	\$-1,271,955	-0.57
CONTINENTAL CASUALTY COMPANY	\$1,529,529	\$1,547,772	\$-7,628	\$-29,199	-0.02
AMERICAN MOTORISTS INSURANCE CO	\$1,504,260	\$1,393,216	\$55,335	\$362,816	0.26
INTERNATIONAL INSURANCE COMPANY	\$1,492,047	\$1,732,742	\$0	\$806,068	0.47
FEDERATED MUTUAL INSURANCE COMPANY	\$1,366,685	\$1,455,701	\$600,934	\$-65,985	-0.05
INSURANCE COMPANY OF NORTH AMERICA	\$1,160,538	\$998,589	\$83,214	\$191,906	0.19
HARTFORD ACCIDENT & INDEMNITY CO*	\$1,114,758	\$1,217,619	\$788,940	\$-1,295,641	-1.06
HARTFORD CASUALTY INS CO	\$1,049,265	\$773,122	\$0	\$2,593,658	3.35
CONTINENTAL INSURANCE COMPANY THE*	\$844,067	\$1,345,192	\$244,176	\$987,585	0.73
TRANSCONTINENTAL INSURANCE COMPANY	\$797,261	\$830,454	\$6,044	\$516,993	0.62
INSURANCE CO OF THE STATE OF PA	\$791,669	\$779,405	\$30,500	\$618,393	0.79
ROYAL INSURANCE COMPANY OF AMERICA	\$758,073	\$625,228	\$108,878	\$773,477	1.24
NATIONAL SURETY CORPORATION	\$688,136	\$671,133	\$1,973	\$139,986	0.21
AMERICAN STATES INSURANCE COMPANY	\$662,262	\$269,223	\$33,923	\$-57,551	-0.21
AMERICAN FAMILY MUTUAL INS CO	\$602,132	\$554,324	\$266,848	\$289,421	0.52
UNITED STATES FIDELITY & GUARANTY CO	\$579,607	\$555,076	\$1,550,836	\$-134,438	-0.24
ZURICH INSURANCE COMPANY	\$576,376	\$638,274	\$35,034	\$-1,702,292	-2.67

(CONTINUED)

DEPARTMENT OF INSURANCE
PRODUCT LIABILITY

MARKET SHARE ANALYSIS

YEAR 1989

	PREMIUM WRITTEN	PREMIUM EARNED	LOSSES PAID	LOSSES INCURRED	LOSS RATIO
	TOTAL	TOTAL	TOTAL	TOTAL	TOTAL
COMPANY NAME:					
ROYAL INDEMNITY COMPANY	\$532,793	\$522,092	\$-3,000	\$368,949	0.71
RANGER INSURANCE COMPANY	\$523,206	\$501,546	\$4,515	\$218,920	0.44
HOME INDEMNITY COMPANY THE	\$514,416	\$476,595	\$-116,693	\$47,506	0.10
EMPLOYERS INSURANCE OF WAUSAU A MUTUAL	\$513,545	\$542,493	\$408,220	\$227,627	0.42
AMERICAN INSURANCE COMPANY THE	\$497,091	\$532,960	\$-273,756	\$-1,004,885	-1.89
GLENS FALLS INSURANCE COMPANY THE	\$481,496	\$460,011	\$14,323	\$703,845	1.53
WAUSAU UNDERWRITERS INS CO	\$478,177	\$475,949	\$75,451	\$159,436	0.33
ST PAUL MERCURY INSURANCE COMPANY	\$437,436	\$312,048	\$1,081	\$-100,315	-0.32
TRAVELERS INDEMNITY CO OF ILLINOIS	\$432,383	\$594,262	\$490,331	\$833,165	1.40
GENERAL ACCIDENT INS CO OF AMERICA	\$400,761	\$362,871	\$-111	\$-39,515	-0.11
CHARTER OAK FIRE INSURANCE CO THE	\$374,538	\$460,726	\$24,732	\$351,525	0.76
GREAT NORTHERN INSURANCE COMPANY	\$371,718	\$389,193	\$3,418	\$209,391	0.54
PACIFIC EMPLOYERS INSURANCE COMPANY	\$369,546	\$389,210	\$47,406	\$272,706	0.70
TRANSPORTATION INSURANCE COMPANY	\$359,258	\$358,974	\$102,459	\$2,978,078	8.30
VALLEY FORGE INSURANCE COMPANY	\$312,019	\$333,156	\$0	\$84,530	0.25
HARTFORD FIRE INSURANCE COMPANY	\$309,373	\$230,834	\$30,000	\$353,796	1.53
MASSACHUSETTS BAY INS CO	\$306,260	\$299,407	\$6,704	\$4,715	0.02
CONTINENTAL WESTERN INSURANCE CO	\$294,101	\$269,039	\$3,389	\$32,828	0.12
MILLERS MUTUAL INS ASSN OF ILLINOIS	\$293,575	\$293,721	\$14,325	\$-39,474	-0.13
HAWKEYE SECURITY INSURANCE COMPANY	\$290,151	\$298,729	\$9,322	\$85,572	0.29
UNITED STATES FIRE INSURANCE CO	\$270,331	\$185,011	\$1,000	\$-390,512	-2.11

(CONTINUED)

DEPARTMENT OF INSURANCE
PRODUCT LIABILITY

MARKET SHARE ANALYSIS

YEAR 1989

	PREMIUM WRITTEN	PREMIUM EARNED	LOSSES PAID	LOSSES INCURRED	LOSS RATIO
	TOTAL	TOTAL	TOTAL	TOTAL	TOTAL
COMPANY NAME:					
ALLSTATE INSURANCE COMPANY	\$229,712	\$218,217	\$889,022	\$-5,207,340	-23.86
AMERICAN NATIONAL FIRE INSURANCE CO	\$214,483	\$248,754	\$550,692	\$332,167	1.34
NATIONWIDE PROPERTY & CASUALTY INS CO	\$214,056	\$221,174	\$8,242	\$88,489	0.40
SAFECO INSURANCE CO OF AMERICA	\$191,081	\$220,327	\$88,555	\$42,223	0.19
AMERICAN AND FOREIGN INSURANCE CO	\$185,979	\$170,724	\$15,605	\$-12,599	-0.07
NATIONWIDE MUTUAL INSURANCE COMPANY	\$183,942	\$146,111	\$4,847	\$-864,027	-5.91
JOHN DEERE INSURANCE COMPANY	\$179,190	\$159,115	\$26,093	\$-13,068	-0.08
AMERICAN ALLIANCE INSURANCE COMPANY	\$173,201	\$162,760	\$855	\$353,237	2.17
BITUMINOUS CASUALTY CORPORATION	\$168,154	\$219,132	\$6,724	\$-151,629	-0.69
UNITED FIRE AND CASUALTY COMPANY	\$164,760	\$183,353	\$9,610	\$32,385	0.18
HOME INSURANCE COMPANY THE	\$159,959	\$159,745	\$36,054	\$269,930	1.69
TWIN CITY FIRE INS CO	\$157,804	\$929,330	\$113,257	\$814,308	0.88
AETNA CASUALTY AND SURETY COMPANY	\$152,655	\$250,144	\$861,640	\$-878,832	-3.51
CALIFORNIA COMPENSATION INS CO	\$152,251	\$136,069	\$12,610	\$8,505	0.06
AMERICAN CASUALTY CO OF READING PA	\$143,281	\$132,731	\$14,319	\$-340,370	-2.56
OLD REPUBLIC INSURANCE COMPANY	\$142,008	\$130,658	\$3,511	\$11,185	0.09
GREAT CENTRAL INSURANCE COMPANY	\$140,265	\$139,319	\$0	\$-78,500	-0.56
GLOBE INDEMNITY COMPANY	\$136,501	\$156,940	\$13,103	\$2,363	0.02
HANOVER INSURANCE COMPANY THE	\$133,952	\$136,725	\$7,286	\$67,263	0.49
STANDARD FIRE INSURANCE COMPANY	\$117,112	\$118,341	\$10,444	\$26,384	0.22
PENNSYLVANIA GENERAL INSURANCE CO	\$116,108	\$135,012	\$103	\$12,018	0.09

(CONTINUED)

DEPARTMENT OF INSURANCE
PRODUCT LIABILITY

MARKET SHARE ANALYSIS

YEAR 1989

	PREMIUM WRITTEN	PREMIUM EARNED	LOSSES PAID	LOSSES INCURRED	LOSS RATIO
	TOTAL	TOTAL	TOTAL	TOTAL	TOTAL
COMPANY NAME:					
NORTH RIVER INSURANCE COMPANY THE	\$107,646	\$33,307	\$0	\$16,603	0.50
GENERAL INSURANCE CO OF AMERICA	\$106,526	\$114,271	\$18,309	\$40,144	0.35
ALLIED MUTUAL INS CO	\$93,249	\$74,855	\$0	\$0	0.00
TRAVELERS INDEMNITY CO OF AMERICA	\$91,158	\$150,986	\$0	\$-196,741	-1.30
FIREMENS INS CO OF NEWARK, NEW JERSEY	\$85,370	\$94,424	\$108	\$259,870	2.75
GRAIN DEALERS MUTUAL INSURANCE CO	\$77,852	\$90,139	\$59,234	\$17,282	0.19
NORTHBROOK PROPERTY & CASUALTY INS CO	\$74,273	\$41,918	\$5,000	\$-113,186	-2.70
PENNSYLVANIA NATIONAL MUTUAL CAS INS CO	\$70,721	\$86,520	\$2,454	\$2,454	0.03
AMCO INSURANCE COMPANY	\$70,282	\$56,880	\$0	\$0	0.00
UNIVERSAL SECURITY INS CO	\$68,391	\$57,953	\$0	\$-18,752	-0.32
NORTHFIELD INSURANCE COMPANY	\$60,334	\$117,861	\$24,377	\$-11,725	-0.10
PHOENIX INSURANCE COMPANY THE	\$54,814	\$53,390	\$7,722	\$30,241	0.57
FARMERS AND MERCHANTS INSURANCE CO	\$53,784	\$52,561	\$0	\$0	0.00
LUMBERMENS MUTUAL CASUALTY CO	\$52,592	\$25,567	\$3,000	\$-27,652	-1.08
ATLAS INSURANCE COMPANY	\$47,945	\$39,396	\$7,486	\$15,990	0.41
PENN AMERICA INS CO	\$47,874	\$37,568	\$525	\$119,525	3.18
NORTHWESTERN NATIONAL CASUALTY CO	\$44,491	\$45,203	\$319,847	\$-1,110,415	-24.57
PROVIDENCE WASHINGTON INSURANCE CO	\$41,751	\$37,405	\$0	\$-6,651	-0.18
HEART OF AMERICA FIRE & CAS UNDERWRITER	\$41,319	\$18,120	\$1,447	\$7,941	0.44
AMERICAN MANUFACTURERS MUTUAL INS CO	\$41,089	\$44,165	\$0	\$192,437	4.36
MICHIGAN MILLERS MUTUAL INS CO	\$37,887	\$37,174	\$0	\$33,715	0.91

(CONTINUED)

DEPARTMENT OF INSURANCE
PRODUCT LIABILITY

MARKET SHARE ANALYSIS

YEAR 1989

	PREMIUM WRITTEN	PREMIUM EARNED	LOSSES PAID	LOSSES INCURRED	LOSS RATIO
	TOTAL	TOTAL	TOTAL	TOTAL	TOTAL
COMPANY NAME:					
INDIANA LUMBERMENS MUTUAL INS CO	\$36,279	\$40,073	\$0	\$0	0.00
FARMERS ALLIANCE MUTUAL INS CO	\$33,500	\$36,436	\$1,309	\$26,309	0.72
CIGNA FIRE UNDERWRITERS INS CO	\$28,673	\$27,754	\$0	\$0	0.00
NORTHBROOK NATIONAL INS CO	\$27,712	\$112,272	\$34,919	\$2,705	0.02
COLONIA INSURANCE COMPANY	\$27,144	\$25,694	\$-4,679	\$1,630	0.06
GREAT AMERICAN INSURANCE COMPANY	\$26,701	\$32,452	\$0	\$3,523	0.11
CIGNA PROPERTY & CASUALTY INS CO	\$24,814	\$17,146	\$3,451	\$3,451	0.20
FIRST NATIONAL INS CO OF AMERICA	\$24,704	\$21,359	\$0	\$4,254	0.20
AUTO OWNERS INSURANCE CO MUTUAL	\$22,514	\$42,522	\$12,407	\$-55,557	-1.31
COMMERCIAL UNION INSURANCE COMPANY	\$22,063	\$25,461	\$920	\$-353	-0.01
BITUMINOUS FIRE AND MARINE INS CO	\$21,706	\$24,134	\$3,672	\$-80,728	-3.34
GRINNELL MUTUAL REINSURANCE COMPANY	\$21,196	\$19,036	\$0	\$0	0.00
TRAVELERS INDEMNITY CO OF RHODE ISLAND	\$20,634	\$36,513	\$0	\$-57,905	-1.59
HARTFORD UNDERWRITERS INSURANCE CO	\$19,253	\$21,851	\$0	\$9,152	0.42
NATIONWIDE MUTUAL FIRE INSURANCE CO	\$19,083	\$64,959	\$0	\$12,478	0.19
MICHIGAN MUTUAL INSURANCE COMPANY	\$18,503	\$17,622	\$60,000	\$-82,995	-4.71
BANKERS STANDARD INSURANCE COMPANY	\$16,606	\$10,599	\$0	\$0	0.00
ASSOCIATED INDEMNITY CORPORATION	\$15,267	\$5,018	\$0	\$24,924	4.97
MUTUAL SERVICE CASUALTY INSURANCE CO	\$15,043	\$4,033	\$75,000	\$-18,886	-4.68
NORTHWESTERN NATIONAL INS CO	\$13,637	\$11,716	\$0	\$0	0.00
GULF INSURANCE COMPANY	\$12,832	\$13,648	\$0	\$-24,353	-1.78

(CONTINUED)

DEPARTMENT OF INSURANCE
PRODUCT LIABILITY

MARKET SHARE ANALYSIS

YEAR 1989

	PREMIUM WRITTEN	PREMIUM EARNED	LOSSES PAID	LOSSES INCURRED	LOSS RATIO
	TOTAL	TOTAL	TOTAL	TOTAL	TOTAL
COMPANY NAME:					
AMERISURE INSURANCE COMPANY	\$11,619	\$14,561	\$0	\$-9,000	-0.62
GUARANTY NATIONAL INSURANCE COMPANY	\$8,631	\$12,375	\$8,000	\$-12,204	-0.99
UNITED STATES LIABILITY INSURANCE CO	\$7,732	\$16,327	\$0	\$0	0.00
TRI STATE INSURANCE COMPANY	\$6,973	\$9,714	\$0	\$0	0.00
SHELTER GENERAL INS CO	\$6,762	\$7,948	\$0	\$0	0.00
SHELTER MUTUAL INSURANCE CO	\$6,600	\$6,138	\$0	\$0	0.00
CIGNA INSURANCE COMPANY	\$6,137	\$6,272	\$0	\$0	0.00
SOUTH CAROLINA INSURANCE COMPANY	\$5,675	\$7,692	\$0	\$-647	-0.08
FARM BUREAU TOWN & COUNTRY INS CO OF MO	\$4,894	\$4,801	\$0	\$0	0.00
ATLANTIC INSURANCE COMPANY	\$3,974	\$1,640	\$0	\$-7,449	-4.54
AMERICAN ZURICH INSURANCE COMPANY	\$3,910	\$1,696	\$0	\$0	0.00
VIGILANT INSURANCE COMPANY	\$3,647	\$11,655	\$0	\$2,804	0.24
COMMERCE AND INDUSTRY INSURANCE CO	\$3,323	\$55,451	\$2,113	\$28,860	0.52
STATE FARM GENERAL INSURANCE CO	\$2,962	\$3,105	\$0	\$-2,180	-0.70
UNIVERSAL UNDERWRITERS INS CO	\$2,614	\$2,614	\$1,343	\$-1,884	-0.72
LIBERTY MUTUAL FIRE INSURANCE CO	\$2,379	\$884	\$-32	\$-118,252	-133.77
AMERICAN HARDWARE MUTUAL INS CO	\$2,356	\$1,235	\$0	\$151	0.12
UTICA MUTUAL INSURANCE COMPANY	\$2,316	\$2,229	\$0	\$-1,097	-0.49
EMPLOYERS CASUALTY COMPANY*	\$1,868	\$1,503	\$0	\$0	0.00
ASSURANCE COMPANY OF AMERICA	\$1,319	\$3,629	\$0	\$-4,026	-1.11
SELECT INSURANCE COMPANY	\$995	\$34	\$0	\$-7,139	-209.97

(CONTINUED)

DEPARTMENT OF INSURANCE
PRODUCT LIABILITY

MARKET SHARE ANALYSIS

YEAR 1989

	PREMIUM WRITTEN	PREMIUM EARNED	LOSSES PAID	LOSSES INCURRED	LOSS RATIO
	TOTAL	TOTAL	TOTAL	TOTAL	TOTAL
COMPANY NAME:					
OWNERS INSURANCE COMPANY	\$805	\$493	\$0	\$386	0.78
KANSAS CITY FIRE & MARINE INS CO	\$784	\$1,449	\$0	\$1,802	1.24
CITY INSURANCE COMPANY	\$489	\$489	\$38,027	\$-94,773	-193.81
MILLERS MUTUAL INSURANCE COMPANY	\$477	\$659	\$0	\$-110	-0.17
WESTCHESTER FIRE INSURANCE COMPANY	\$468	\$358	\$0	\$203	0.57
AIU INSURANCE COMPANY	\$441	\$441	\$0	\$553	1.25
AGRICULTURAL INSURANCE COMPANY	\$408	\$1,113	\$0	\$-1,042	-0.94
EMPIRE FIRE AND MARINE INSURANCE CO	\$375	\$821	\$0	\$0	0.00
SAFEGUARD INSURANCE COMPANY	\$280	\$285	\$0	\$235	0.82
BROTHERHOOD MUTUAL INSURANCE CO	\$98	\$72	\$0	\$0	0.00
FIDELITY AND GUARANTY INSURANCE COMPANY	\$69	\$51	\$0	\$0	0.00
HIGHLANDS INSURANCE COMPANY	\$26	\$26	\$0	\$0	0.00
AVEMCO INSURANCE COMPANY	\$0	\$189	\$0	\$0	0.00
AMERICAN HOME ASSURANCE COMPANY	\$0	\$0	\$3	\$-8,986	.
BIRMINGHAM FIRE INS CO OF PA	\$0	\$183	\$0	\$-579	-3.16
CENTRAL NATIONAL INS CO OF OMAHA*	\$0	\$0	\$-20,000	\$747,825	.
PROTECTIVE NATIONAL INS CO OF OMAHA*	\$0	\$0	\$284,327	\$128,556	.
ALLIANCE ASSURANCE CO OF AMERICA	\$0	\$-1,145	\$0	\$3,636	-3.18
LONDON ASSURANCE OF AMERICA INC THE	\$0	\$-875	\$0	\$3,029	-3.46
PACIFIC INDEMNITY COMPANY	\$0	\$3,039	\$0	\$4,251	1.40
SEA INSURANCE CO OF AMERICA THE	\$0	\$1,398	\$0	\$8,099	5.79

(CONTINUED)

DEPARTMENT OF INSURANCE
PRODUCT LIABILITY

MARKET SHARE ANALYSIS

YEAR 1989

	PREMIUM WRITTEN	PREMIUM EARNED	LOSSES PAID	LOSSES INCURRED	LOSS RATIO
	TOTAL	TOTAL	TOTAL	TOTAL	TOTAL
COMPANY NAME:					
CIMARRON INSURANCE CO INCORPORATED	\$0	\$325	\$0	\$0	0.00
AMERICAN EMPLOYERS INSURANCE CO	\$0	\$0	\$0	\$325	.
CENTURY INDEMNITY COMPANY	\$0	\$0	\$6,985	\$11,185	.
COMMERCIAL INS CO OF NEWARK NJ*	\$0	\$0	\$0	\$-9,062	.
STONEWALL INSURANCE COMPANY	\$0	\$2,237	\$0	\$27,239	12.18
ST PAUL GUARDIAN INSURANCE COMPANY	\$0	\$0	\$0	\$-1,248	.
STATE AUTOMOBILE & CASUALTY UNDERWRITER	\$0	\$560	\$0	\$0	0.00
FIDELITY AND GUARANTY INS UNDERWRITERS	\$0	\$0	\$0	\$-1,700	.
LINCOLN NATIONAL SPECIALTY INS CO	\$0	\$0	\$49,318	\$5,553	.
ZURICH AMERICAN INS CO OF ILLINOIS	\$0	\$0	\$0	\$-104,634	.
HOME INSURANCE COMPANY OF INDIANA, THE	\$0	\$0	\$0	\$-4,000	.
NORTHBROOK INDEMNITY CO	\$0	\$0	\$0	\$-22,759	.
FIREMANS FUND INS CO OF WISCONSIN	\$0	\$0	\$0	\$-231,102	.
HOUSTON GENERAL INS CO	\$0	\$0	\$0	\$-50	.
FARMLAND MUTUAL INSURANCE COMPANY	\$-97	\$-14	\$0	\$-138	9.86
INDUSTRIAL INDEMNITY COMPANY	\$-122	\$-122	\$0	\$3	-0.02
COMMONWEALTH GENERAL INS CO	\$-374	\$-1,230	\$100	\$-4,900	3.98
CENTENNIAL INSURANCE COMPANY	\$-508	\$-253	\$0	\$-2,051	8.11
FIREMANS FUND INSURANCE COMPANY	\$-3,852	\$-3,153	\$1,028,443	\$-102,881	32.63
AMERICAN AUTOMOBILE INSURANCE CO	\$-4,647	\$3,723	\$5,945,962	\$-67,912	-18.24
NATIONAL FIRE INS CO OF HARTFORD	\$-5,336	\$-2,211	\$0	\$-1,498	0.68

(CONTINUED)

DEPARTMENT OF INSURANCE
PRODUCT LIABILITY

MARKET SHARE ANALYSIS

YEAR 1989

	PREMIUM WRITTEN	PREMIUM EARNED	LOSSES PAID	LOSSES INCURRED	LOSS RATIO
	TOTAL	TOTAL	TOTAL	TOTAL	TOTAL
COMPANY NAME:					
NORTHERN INSURANCE CO OF NEW YORK	\$-6,438	\$-5,400	\$4,000	\$-2,046	0.38
AETNA CASUALTY & SURETY CO OF IL	\$-6,594	\$-4,347	\$0	\$-3,167	0.73
MARYLAND CASUALTY COMPANY	\$-13,830	\$-11,286	\$21,500	\$-928	0.08
FIDELITY AND CASUALTY CO OF NY*	\$-23,656	\$-23,155	\$140,859	\$-59,985	2.59
STATE FARM FIRE AND CASUALTY CO	\$-56,857	\$83,079	\$14,060	\$-72,853	-0.88
AMERICAN GUARANTEE & LIABILITY INS CO	\$-106,589	\$-63,471	\$47,500	\$-351,545	5.54
TOTAL	\$45,506,127	\$45,169,530	\$18,696,024	\$8,471,332	0.19

MARKET SHARE ANALYSIS

INDUSTRY INFORMATION - ALL COMPANIES

YEAR	TOTAL PREMIUM WRITTEN	TOTAL PREMIUM EARNED	TOTAL LOSSES INCURRED	TOTAL LOSSES PAID	TRUE LOSS RATIO
<i>1987</i>	<i>39,552,548</i>	<i>43,207,359</i>	<i>28,664,084</i>	<i>13,892,572</i>	<i>66.34%</i>
<i>1988</i>	<i>35,759,814</i>	<i>39,848,039</i>	<i>32,288,508</i>	<i>16,237,846</i>	<i>81.03%</i>
<i>1989</i>	<i>45,506,127</i>	<i>45,169,530</i>	<i>8,471,332</i>	<i>18,696,024</i>	<i>18.75%</i>
<i>1990</i>	<i>40,855,191</i>	<i>40,720,763</i>	<i>71,571,524</i>	<i>8,359,435</i>	<i>175.76%</i>
<i>1991</i>	<i>36,697,276</i>	<i>34,582,434</i>	<i>11,283,789</i>	<i>11,556,157</i>	<i>32.63%</i>
<i>TOTAL</i>	<i>198,370,956</i>	<i>203,528,125</i>	<i>152,279,237</i>	<i>68,742,034</i>	<i>74.82%</i>

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